

## Analysis of the Relationship Between the Demographic Features and Job Satisfaction of Employees in Urban Co-operative Credit Banks in Belagavi District

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### Introduction

**“A SATISFIED EMPLOYEE IS THE ASSEST TO THE BANK”**

In the contemporary business world those who produce high quality goods and sell at the competitive price only will survive and flourish. Same applies to the service industries including the banks. The banking industry is passing through a very critical phase. Not only the co-operative banks face competition from the nationalised banks, the mounting bad debts also are threatening their very existence. Co-operative Banks being service oriented undertakings quality of service goes a long way not only in maintaining existing customers but also in attracting new customers. This depends on the employee's satisfaction with their jobs

**Keywords:** Demographic, Job satisfaction, Credit Banks,

### Objectives of the Study

The present study is undertaken with the following objectives in mind.

1. To analyse the demographic features of the respondents.
2. To study the relationship between the demographic features of the respondents and job satisfaction.
3. To analyse the impact of demographic features of the respondents on the job satisfaction.
4. To make the suggestions in the light of the findings of the study.

### Research Methodology

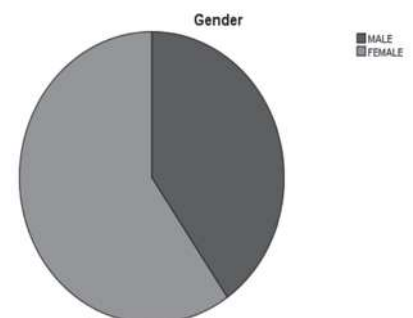
**Sources of Data:** The present study is based on the primary data collected from the employees working in 36 urban co-operative credit banks in Belagavi district. For this purpose, the pre-structured questionnaire was canvassed amongst the respondents.

**Sample Size:** The data was collected from 285 employees working in the Urban co-operative credit banks in Belagavi District. The respondents were selected on random basis.

**Statistical Tools:** To analyse and interpret the data the various statistical tools were used like co-efficient of Correlation, t-test, ANOVA, and F-test.

### Demographic Profile of Respondents

In any study using primary data analysis, a discussion on the profile of the respondents is needed first. Demographic characteristics play a vital role in understanding the job satisfaction of the employees. This section, therefore, describes the demographic characteristics of the respondents of employees of Co-operative credit banks. The following details provide respondent information to provide the basis for data presentation and analysis. The distributive analysis of job satisfaction is done by Gender, age, Qualification, designation, marital status, Annual salary, Length of service towards job satisfaction



#### 1.1 Gender Distribution of the Respondents

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**Table 1.1 Distribution of Respondents based on their Gender**

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
MALE	116	40.7	40.7	40.7
FEMALE	169	59.3	59.3	100.0
<b>Total</b>	<b>285</b>	<b>100.0</b>	<b>100.0</b>	

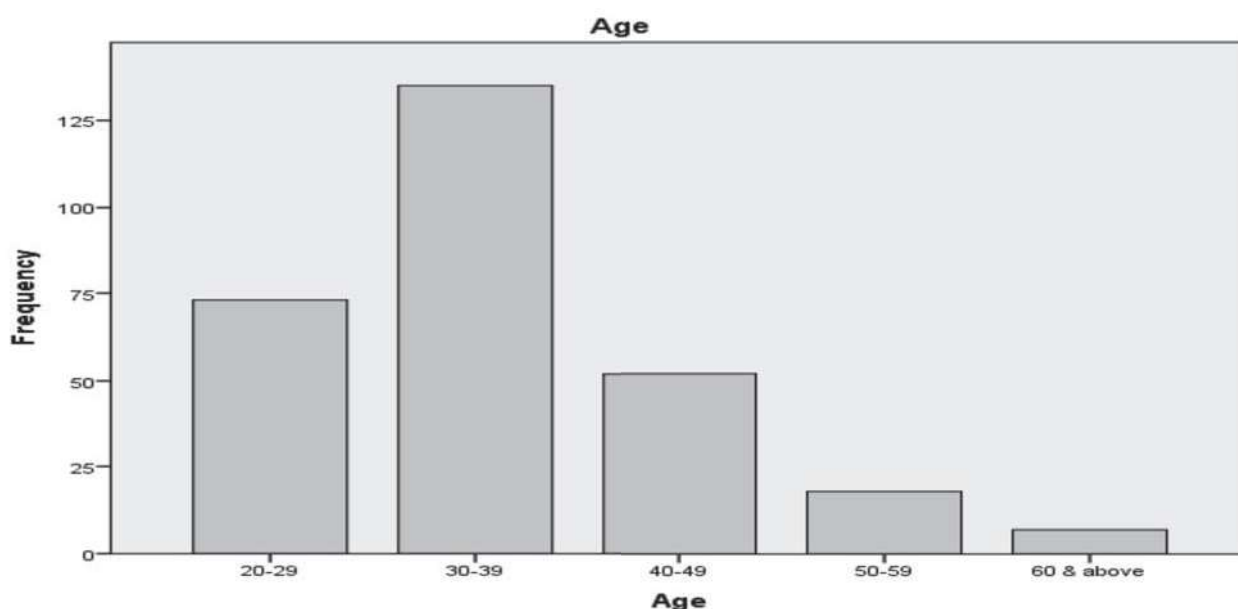
As presented above, out of the total of 285 respondents in table above, 41% were male, and 59% were female. This information reflects that both genders have been represented reasonably in the study.

**Table 1.2 Age wise Distribution of the Respondents**

Age in Years	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-29	73	25.6	25.6	25.6
30-39	135	47.4	47.4	73.0
40-49	52	18.2	18.2	91.2
50-59	18	6.3	6.3	97.5
60 & above	7	2.5	2.5	100.0
Total	285	100.0	100.0	

As presented above, out of the total of 285 respondents in table 1.2 above, 25% were in the age group of 20-29 years. Maximum of 47% employees are in the age group of 30-39 years. Therefore, it is observed that, more than 65% of the employee i.e., the majority of employees are below age of 40 years and represent the potential of co-operative bank to develop skilled workers for the bank. Only 2.5% of the employees are aged and above 60 years of age.

Further more than 30% of the employees are above 40 Years of age also represents the strength of the bank to establish control on the younger generation and develop bank's productivity to a reasonable height using the experienced employees.

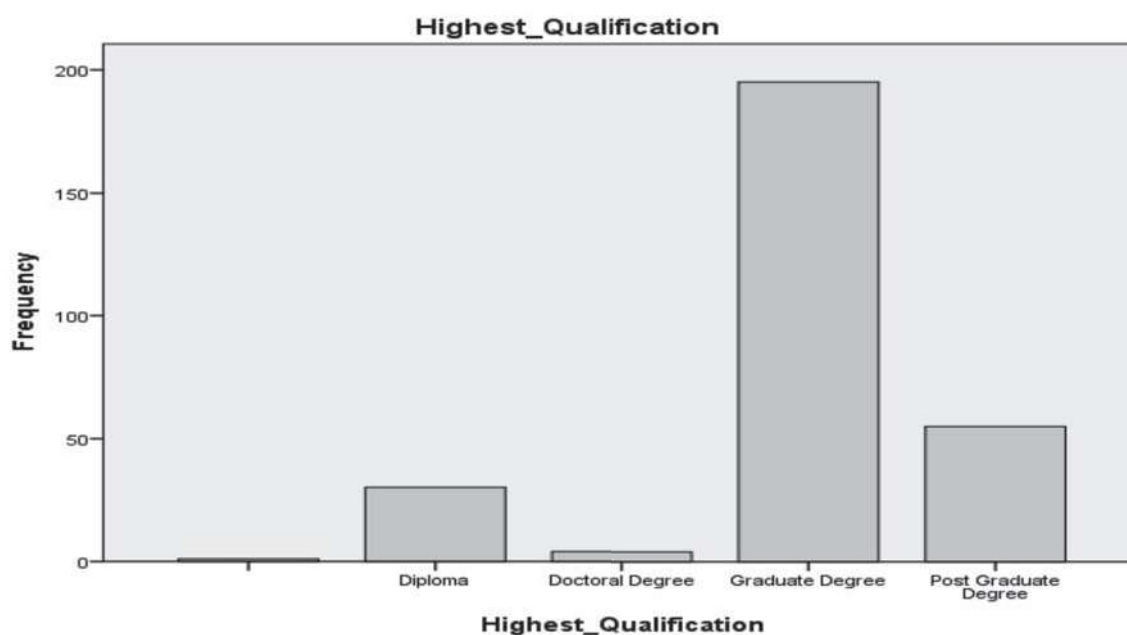


In table 1.2 above, out of the total 285 respondents, 25.6% of employees lie under age of 20-30 age group. The majority of the respondents i.e., 47.4 % of the employees are under age group 30-40 and the remaining are over age 40.

**Table 1.3 Qualification wise distribution of Respondents**

Highest Qualification	Frequency	Percent	Valid Percent	Cumulative Percent
PUC	1	.4	.4	.4
Diploma	30	10.5	10.5	10.9
Doctoral Degree	4	1.4	1.4	12.3
Graduate Degree	195	68.4	68.4	80.7
Post Graduate Degree	55	19.3	19.3	100.0
Total	285	100.0	100.0	

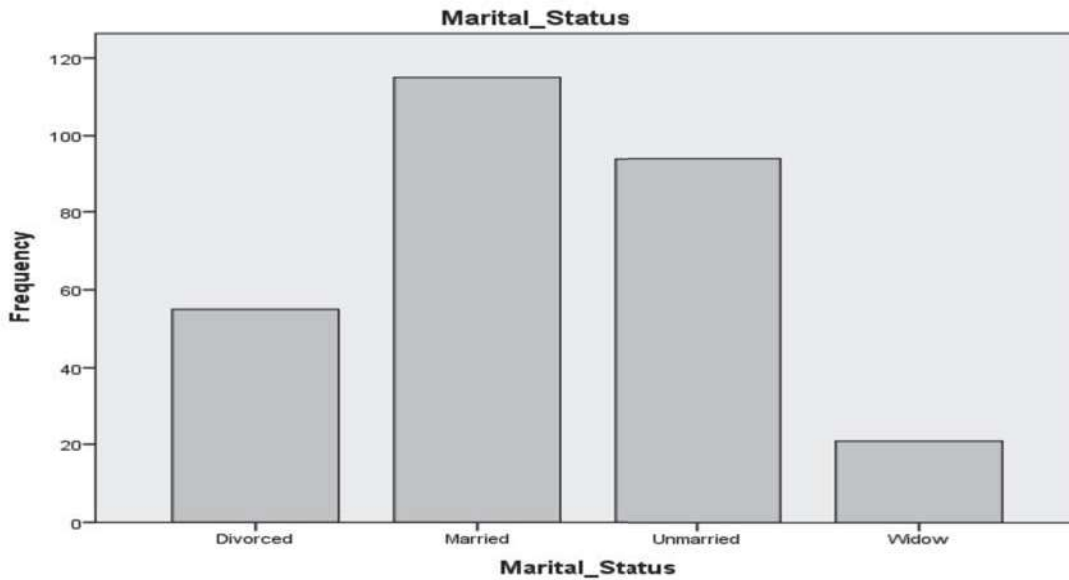
Out of the total 285 respondents, 68.4% of employees have completed their bachelor's degree whereas 20.7% of employees have completed their study up to master's and above This information reflects that employee of Co-operative banks in the study area are well qualified



**Table 1.4 Marital Status of the Respondents**

Marital Status	Frequency	Percent	Valid Percent	Cumulative Percent
Divorced	55	19.3	19.3	19.3
Married	115	40.4	40.4	59.6
Unmarried	94	33.0	33.0	92.6
Widow	21	7.4	7.0	100.0
Total	285	100.0	100.0	

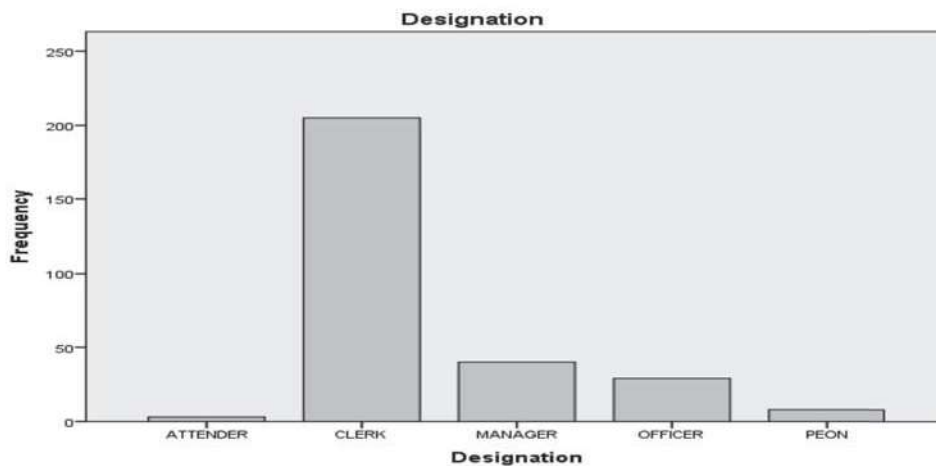
From the table 1.4 above, out of the total 285 respondents, 40.4%% of employees are married and whereas 33% of employees are unmarried. Interestingly about 7.4 % employees are widow's indicating there is a problem in their work life balance. And around 19.3% of the employees are divorcees which also indicates the failure of their married life and work life balance.



**Table 1.5 Designation wise distribution of the Respondents**

Designation	Frequency	Percent	Valid Percent	Cumulative Percent
ATTENDER	3	1.1	1.1	1.1
CLERK	205	71.9	71.9	73.0
MANAGER	40	14.0	14.0	87.0
OFFICER	29	10.2	10.2	97.2
PEON	8	2.8	2.8	100.0
Total	285	100.0	100.0	

As presented in table 1.5, out of the total 285 respondents, 71.9 % are clerks, 14% are managers, 10.2% are officers, attenders and peons constitute 3 and 2.8 percent respectively.



### 1.6 Analysis of relationship between the Demographic variables and Job satisfaction:

To Analyse the whether there is any relationship between demographic variables and the overall job satisfaction among bank employees, the researcher has worked out co-relation co-efficient as detailed in the following paragraphs.

**Table 1.6 Correlation between Gender and overall satisfaction**

		Gender	Overall Satisfaction
Gender	Pearson Correlation	1	-.018
	Sig. (2-tailed)		.762
	N	287	285
Overall Satisfaction	Pearson Correlation	-.018	1
	Sig. (2-tailed)	.762	
	N	285	285

**Interpretation:** From the table 1.6above, it is clear that, there is almost no correlation exists between the job satisfaction and the employee Gender. It means, the both Male and female employees of the co-operative banks under study are opining that their gender has not made any influence on their job satisfaction.

**Table 1.7 Correlation between Age and overall satisfaction**

		Overall Satisfaction	Age
Overall Satisfaction	Pearson Correlation	1	-.042
	Sig. (2-tailed)		.477
	N	285	285
Age	Pearson Correlation	-.042	1
	Sig. (2-tailed)	.477	
	N	285	287

**Interpretation:** From the table 1.7 above, it is clear that, there is almost no correlation exists between the job satisfaction and the employee Age. It means, the both Male and female employees of the cooperative banks under study are opining that their Age has not made any influence on their job satisfaction.

**Table 1.8 Correlation between Marital Status and overall satisfaction**

		Overall Satisfaction	Marital Status
Overall Satisfaction	Pearson Correlation	1	-.033
	Sig. (2-tailed)		.575
	N	285	285
Marital Status	Pearson Correlation	-.033	1
	Sig. (2-tailed)	.575	
	N	285	287

Interpretation: From the table 1.8 above, it is clear that, there is almost no correlation exists between the job satisfaction and the employee Age. It means, the both Male and female employees of the co-operative banks under study are opining that their Marital status has not made any influence on their job satisfaction.

**Interpretation:** From the table 1.9 above, it is clear that, there is a negative correlation exists between the job satisfaction and the employee Annual Salary. It means, the both Male and female employees of the cooperative banks under study are opining that their annual salary has made negative influence on their job satisfaction. It means the employees of the cooperative bank are not satisfied with their salary being paid annually.

**Table 1.9 Correlation between Annual Salary and overall satisfaction**

**Table 1.10 Correlation between Length of service and overall satisfaction**

		Overall Satisfaction	Length_of_service
Overall Satisfaction	Pearson Correlation	1	-.013
	Sig. (1-tailed)		.188
	N	285	285
Length_of_service	Pearson Correlation	-.013	1
	Sig. (1-tailed)	.188	
	N	285	287

**Interpretation:** From the table 1.10 above, it is clear that, there is almost there is no correlation exists between the job satisfaction and the employee Place of Birth. It means, that both the Male and female employees of the cooperative banks under study are opining that their Length of service has not made any influence on their job satisfaction.

**Table 1.11 Correlation between Designation and overall satisfaction**

		Overall Satisfaction	Length_of_service
Overall Satisfaction	Pearson Correlation	1	-.633
	Sig. (1-tailed)		.08
	N	285	285
Designation	Pearson Correlation	-.633	1
	Sig. (1-tailed)	.08	
	N	285	287

**Interpretation:** From the table 1.11 above, it is clear that, there is a negative correlation exists between the job satisfaction and the employee Designation. It means, the both Male and female employees of the cooperative banks under study are opining that their Designation has made negative influence on their job satisfaction. It means the employees of the cooperative bank are not satisfied with their Designation in the office.

### To analyse the significant difference in the opinion of employees on Demographic factors on job satisfaction.

To further test whether there is any significant difference in the opinion of the respondents on demographic factors and their relationship with overall job satisfaction of employees, the researcher has worked out the one-way ANOVA and the partial correlation between the demographic factors and the overall job satisfaction. The calculations are summarized in the following table.

Table 1.12 ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Gender	Between Groups	2.117	4	.529	3.050	.017
	Within Groups	48.599	280	.174		
	Total	50.716	284			
Age	Between Groups	13.246	4	3.311	4.008	.004
	Within Groups	231.365	280	.826		
	Total	244.611	284			
Marital Status	Between Groups	12.137	4	3.034	3.455	.009
	Within Groups	245.912	280	.878		
	Total	258.049	284			
Place_of_Birth	Between Groups	12.137	4	3.034	3.455	.009
	Within Groups	245.912	280	.878		
	Total	258.049	284			
Designation	Between Groups	1.779	4	.445	.513	.726
	Within Groups	242.832	280	.867		
	Total	244.611	284			
Highest Qualification	Between Groups	12.137	4	3.034	3.455	.009
	Within Groups	245.912	280	.878		
	Total	258.049	284			
Length_of_service	Between Groups	3.198	4	.800	.898	.480
	Within Groups	254.851	280	.910		
	Total	258.049	284			
Annual salary	Between Groups	3.198	4	.800	.878	.477
	Within Groups	254.851	280	.910		
	Total	258.049	284			

**Inference:** From the above ANOVA table it is clear that, all the demographic variables are showing p-value more than, 0.05 indicating failed to reject the null hypothesis that, the Demographic variables such as Age, Gender, Place of Birth, Marital status, have no influence on the job satisfaction. It means that, there is no significant difference in the opinion of the employees of the co-operative bank that, the demographic variables have no correlation with job satisfaction.

But in case of Annual salary paid, Designation and length of service in the above table are showing p-value more than 0.05 indicating the rejection of null hypothesis. It means that, there is a significant difference in the opinion of the employees of the co-operative bank about effect of the variables on job satisfaction. Which is also evident from the correlation analysis made above.

From the above analysis of data, it can be concluded that there is a positive relationship between annual salary, designation, and length of service and job satisfaction. Hence it is suggested to have a re-look at the salary structure and promotion policy of the urban co-operative credit banks of Belagavi district.

## Conclusion

From the above analysis of data the following conclusions are drawn.

- There is no co-relation between employee gender and job satisfaction .
- There is no co-relation between employee age and job satisfaction.

- No co-relation exists between job satisfaction and employee place of birth .
- There is negative co-relation between job satisfaction and employee Annual salary.
- There is negative co-relation between the job satisfaction and the employee designation.
- There is negative co-relation between the job satisfaction and the Length of service .
- From the ANOVA analysis it is clear that P value is less than 0.05 in case of demographic variables like: Age, Gender, place of birth and marital status This shows that these variables do not impact job satisfaction of the respondents .
- From the ANOVA analysis it is clear that P value is more than 0.05 in case of demographic variables like : Annual salary , designation, length of service This shows that these variables impact negatively the job satisfaction of the respondents .

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