

A STUDY OF JOB SATISFACTION OF SBI EMPLOYEES WITH SPECIAL REFERENCE TO SHEKHAWATI REGION

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ABSTRACT

Although most workers strive for it, only some ultimately find fulfilment. It is essential for businesses to get insight into the factors that lead to employee satisfaction and how that, in turn, impacts the company's bottom line. Companies in the modern day recognise the significance of worker stress and job satisfaction. This study looked at how stress at work affects bank workers' happiness on the job in an effort to pinpoint this phenomenon. Work stress and job satisfaction among bank workers were also investigated. When analysing data For a sample of 523 workers at SBI Bank, an Anova and a Correlation study revealed that "Work stress has its impact on Job satisfaction" and that "Work stress and Job Satisfaction were negatively correlated." Correlated.

Keywords: Employees, Satisfaction, Opportunities, Security

I.INTRODUCTION

Employees may be seen as internal consumers in financial institutions, and their needs must be met to properly service external customers. Successful financial firms can only maintain their dominant position by keeping their employees happy and then motivating them [1] to continuously improve. The office is second only to home for workers who put in more than 40 hours a week. This analysis aimed to integrate factors that impact the links between work satisfaction [2] and efficiency in achieving authoritative goals by assessing their respective meanings. "Job satisfaction" is a term coined by Herzberg, who identifies two distinct factors contributing to one's sense of fulfilment at work. "According to Herzberg (1964), the primary measurement incorporates [3] fundamentals of job satisfaction, such as worker mindsets and observations, managerial strategies, association, nature and extent of management, job security, working circumstances, status and levels of compensation and Creating correspondence, homogeneous and subordinate employees [4], and the existence of an unrivalled individual." These factors may contribute to discontent in the workplace [5]. It was not enough to warrant quitting, but now you can seize an opportunity. This is important for Herzberg to keep in mind to keep these things in good shape. Regarding the second dimension, several things encourage people, but when they do not feel inspired or satisfied, they feel helpless and discontent [6]. People not attending the last meeting are equated with a

lack of interest in the institution's future [7]. According to Herzberg, motivating factors include professional growth, public acclaim, and financial success in the workplace. [8] personal growth, the character of one's employment, and the weight of one's duties. According to several experts, there is a difference between what people [9] are now seeking and what they are searching for. These categories include people like Lofkvist, Davis, and Halen. However, Kaplan (2002) concurs [10] that such psychologists often define [11] "job satisfaction" as the gap between one's actual working conditions and one's ideal ones. The third category evaluates various conceptions and interpretations of work satisfaction [12]. "Job satisfaction is influenced by several elements, all of which must work together to get the intended outcome." Dissatisfaction with one's job may result from the absence of some of these criteria [13]. Some of these include one's salary, the prestige and nature of one's work, the clarity of one's responsibilities, one's working environment, one's physical health, the company's structure and culture, and one's ability to communicate with coworkers. [14,15]

Feelings of contentment in one's work life may be defined as the outcome of a favourable evaluation of one's employment and the recognition that one's work helps one achieve personal goals. Everyone has goals and ideals that they want to achieve. If their job facilitates their goals, they are happy with it. One's sentiments about their job, taken as a whole, are referred to as job satisfaction. Affective and emotional responses to different parts of a situation are another way to put it. These feelings originate from dissatisfaction with the work's actual duties compared to those anticipated, as well as from comparing the profession with others. Stress from work is a significant factor in whether or not an individual enjoys their job. Stress at work may be beneficial if channelled positively to inspire innovation and contentment on the job, reducing the likelihood of burnout. Aggression and discontent in the workplace are the results of stress.

Every job has its challenges, but dissatisfied employees are far more likely to experience constant anxiety because of their job. Disgruntled workers and those who hate their jobs will eventually rebel. They may become more vocal about their discontent with tasks, superiors, customers, and colleagues. Companies of all sizes should prioritise ensuring their workers are completely content in their roles. After all, discontented workers are less productive, which hurts the business overall. Dissatisfied workers are more likely to lack initiative, have a negative attitude, and provide subpar results. In addition, an unhappy worker generates widespread discontent, which in turn increases absenteeism and, worst case scenario, turnover. Dissatisfied workers are more likely to experience and report stress on the job. Happy workers are far less likely to report feeling anxious on the job. This is because it is human nature for a person to feel dissatisfied and stressed out by even little matters if they are not spending time doing something they like. Satisfaction with one's employment refers to the positive emotions one has from considering the positive aspects of one's job. Having a job means engaging with supervisors and colleagues, learning the company's policies, meeting performance goals, and enduring challenging conditions. It has been shown that a person's degree of job satisfaction correlates with his or her level of positive thoughts about the job.

In contrast, an unhappy worker is correlated with negative ideas about the job and the company. Every company wants happy workers. There is a snowball effect of bad outcomes when workers are unhappy in their jobs, disengaged from their work, and have low corporate loyalty. Dissatisfied workers may emotionally withdraw, become physically ill, or act violently out of retaliation for perceived wrongdoings. Employees that are content in their jobs are more likely to go the extra mile for clients, maintain perfect attendance records, and aim for professional growth and success. There are a variety of long-term effects of being unhappy at work.

A. *Research Objective*

- i.**To identify the bonding between Job Satisfaction factors and Demographic factors of bank employees.
- ii.**To know how employees view the workplace, pay, supervision, benefits etc., for an organization.
- iii.**To identify the factors to improve the satisfaction level of employees.
- iv.**To reduce the barriers between communications so that workers can facilitate high standards and a safe and nurturing environment.
- v.**To recognize the needs of employees so that the organization can shape the progression of growth.

II.EMPLOYEE SATISFACTION

work satisfaction may be directly attributed to how one acts on the work. A worker's level of job satisfaction may be defined as an accumulation of positive or negative emotions towards one's employment and the company. Job satisfaction is "the degree to which an individual feels that his or her efforts have resulted in favourable outcomes" (Merriam-Webster). When workers are satisfied with their jobs and the company, they express optimism about continuing to work there. No one wants to be the person who quits every six months. However, as boredom sets in, individuals begin searching for other options. Most workers see their employment as a way to pay the bills. People go to work not because they find it fulfilling but because they need the money.

III.JOB SATISFACTION

The term "job satisfaction" describes how an employee feels about his or her employment in its entirety. The positive feelings one has as a consequence of a realistic assessment of their work contribute significantly to their success in their chosen field. Vroom defines a job as an employee's duties and responsibilities in their current workplace. "Job satisfaction is any combination of psychological, physiological, and environmental circumstances that cause a person to truthfully state I am satisfied with my job." Based on these criteria, it is safe to say that workers' perceptions and expectations play a significant role in determining their level of job satisfaction. Indian banks are a component of India's broader banking system, including private and state institutions.

IV. LITERATURE REVIEW

Reference number 1 in the article "Job Stress and job satisfaction of middle-level hotel Employees." from the "Journal of Personality and Clinical Studies." Fifty middle-level hotel managers (ages 22-36) were surveyed about their stress levels, levels of job satisfaction, and levels of engagement on the job. The results showed a negative correlation between work stress and job satisfaction across all demographic variables. According to the empirical research "A study of job stress on job satisfaction among university staff in Malaysia: Empirical study" [16], workers at Malaysian universities experience disproportionate stress. This article examined the connection between work stress and dissatisfaction with one's position. This study examines the factors such as interpersonal interactions, homework interface, managerial role, role ambiguity, performance pressure, and workload pressure that contribute to stress in the workplace. The researcher is a college professor in Malaysia's Klang Valley whom the government supports. There is a connection between four of the explored developments. It is clear from the results that work stress and contentment is inversely related. [17]

While much attention has been paid to the correlation between job stress and satisfaction in recent years, the literature on organisational stress has paid less attention to job-related stress as a significant determinant. Many experts in stress research believe this is because previous studies have focused primarily on describing job-related stress. "Failure to evaluate the effects of size and the concept of correlation between work-related stress and job satisfaction; using a meta-analysis method to clarify the characteristics of work-related stress in particular organisational settings; using a basic survey technique to evaluate respondent attitudes towards employee stress in carrying out job characteristics."

"A survey of public and private sector employees' opinions on their jobs" Several variables that have been shown to impact workers' happiness are catalogued and analysed here. The research set out to compare private and public sector employees' levels of work satisfaction and investigate the links between the numerous elements that contribute to this phenomenon. Employees in the public sector reported higher levels of happiness with their pay, working conditions, and fairness of schedules and workloads, as well as lower levels of inequality and more job satisfaction. Employees in the private sector reported higher levels of satisfaction with their supervisors, training, opportunities for advancement, and overall working conditions.[18]

Employee happiness is critical to the growth and longevity of any business. Reasons for high and poor satisfaction levels among bank personnel have been investigated. The Herzberg two-factor theory of motivation [19] is sometimes known as the dual-factor theory. He identifies two classes of workplace influences on happiness at work: motivators and hygienic considerations. Pay, working conditions, monitoring, corporate policy, and management are all examples of hygienic aspects. Achievement, acknowledgement, responsibility, development, and promotion are all aspects that might serve as motivators. Maslow's theory of motivation and the two-factor theory have both been used by certain studies in their pursuit of increasing workers' happiness in the workplace. According to Herzberg (1968), [[19]] An

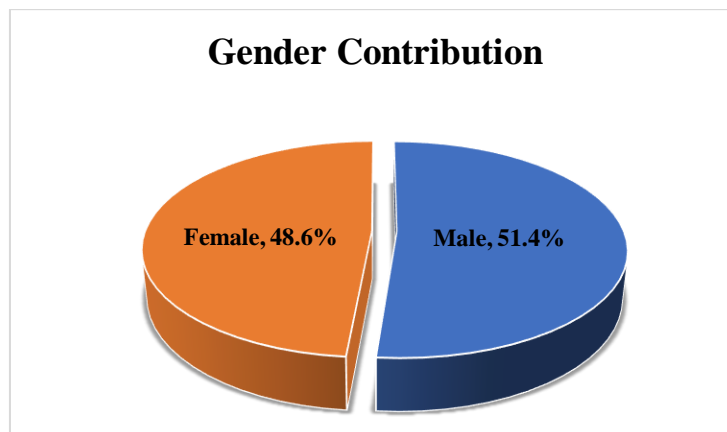
ANOVA revealed that part-timers were substantially less satisfied than hourly employees. Discontent among employees may be addressed via open lines of communication. With the help of Hackman and Odham [20], Culture, environment, and the overall atmosphere of the organisation all had a role in the level of contentment bank workers reported. Researchers Vander et al.[21] Vander argues that workers are more satisfied with their jobs when there is a sense of community and cooperation. Chang and Lee [22] Personality and work qualities were shown to significantly and positively affect organisational loyalty and job satisfaction. When a person's basic wants and needs are met, they experience happiness. He claims that an employee's work-life balance significantly contributes to job satisfaction. Employees, he argues, will be more productive for the company if working conditions are improved. This context involves paid employment and employer-employee interaction. Ahmad and Yekta [23] experimented on staff members at an Iranian cement factory in Tehran. According to their research, an Iranian worker's happiness in the workplace is affected by their supervisor's demeanour. According to the research he performed in Pakistan, universities need a plan for university management if they wish to recruit and retain the best possible teachers. He surveyed bank workers in Iran and India to establish a definition of organisational loyalty and job satisfaction. Vangpandu Ramdevi [24] Organisational variables, job-related factors, and individual characteristics are the three types he identifies as having an impact on workers in the banking industry. Age, pay, years of experience, and other criteria are all examples. Both Robbins and Judg [25] outline what constitutes low and high levels of employee satisfaction. Those who are unhappy tend to feel down, while those who are content do the opposite. Employees that are content with their work are more productive for their company. [26] Panghal cited several work-related elements that affect employee happiness in the banking business, including work quality, salary, advancement opportunities, and supervisor behaviour. He looked explored how HR policies and procedures affected work satisfaction for bankers in the private sector. Based on their research in Pakistan, they provide a number of suggestions for improving workers' happiness in the workplace. Considerations include pay, benefits, working conditions, opportunities for advancement, employment stability, etc. They use a variety of methods to arrive at an accurate assessment of each employee's performance. They zeroed down on occupational, demographic, and organisational variables that directly impact workers' happiness in the banking sector.

V.METHODS

We have collected information on 523 staff members from various areas such as Human Resource Loan, Corporate Retail SME Manager, Cash Service, Credit Risk, etc. Job satisfaction among SBI bank workers has been examined using various statistical methods, including the rank test, chi-square test, multiple regression, One-way ANOVA, correlation, Cronbach's alpha, and factor analysis.

VI.RESULTS

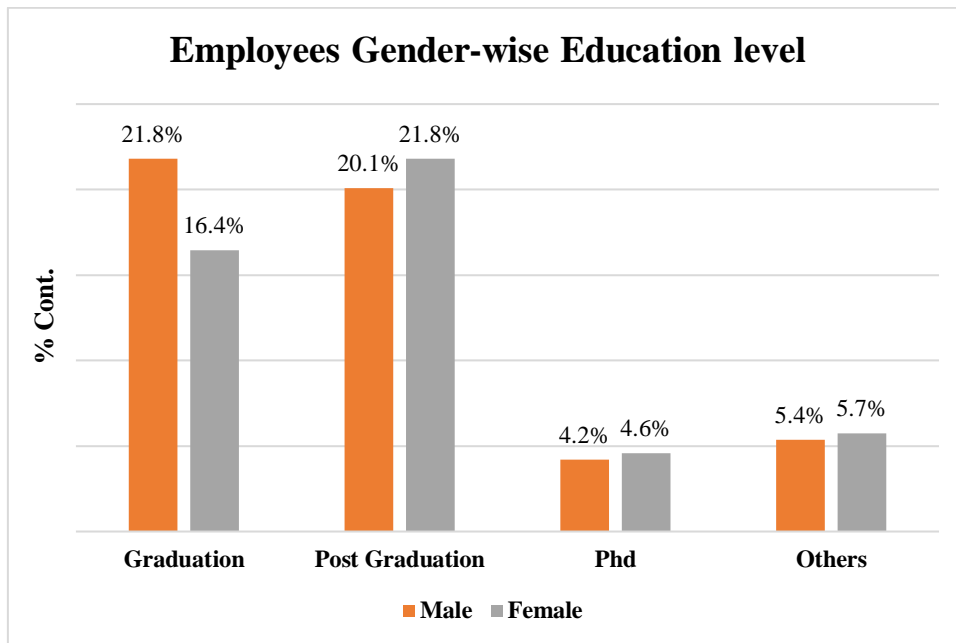
1. Among the 523 participants in this research, 51.4% were men, and 48.6% were women who filled out the questionnaire.



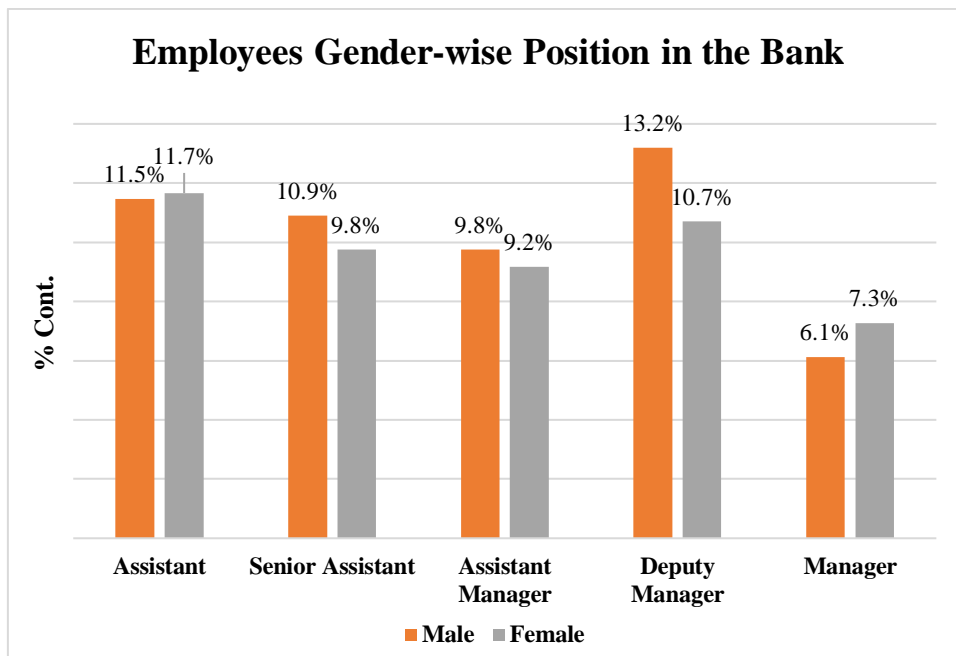
2. Of the SBI bank workers who were surveyed, 29.3 per cent were between the ages of 46 and 55, followed by 22.1 per cent between the ages of 18 and 25, 19.7 per cent between the ages of 26 and 35, and 16.3 per cent between the ages of 36 and 45. Employees older than 55 make up just 12.4% of the workforce. According to these numbers, 33.3% of women are over 36. However, most men (24.9%) are young adults (18-35). There are more young men than women at the SBI branch in the Shekhawati area.

3. Among all workers, 68.6%, or 359, are married (37.1% men and 31.5% women), whereas 31.4%, or 164 people (14.3% men and 17% women), are not yet married (single).

4. Fourth, graduates comprise 38.2 per cent of the workforce; men comprise 21.8 per cent, and women 16.4 per cent. In addition, 41.9% of workers hold graduate degrees, with men making up 20.1% and women 21.8%. Employees with master's degrees make up 5.7% of the workforce, while 8.8% have doctoral degrees. Female workers at SBI banks in the Shekhawati area are more educated than male employees, as 26.4% of female employees have a post-graduate degree or doctorate, compared to 24.3% of male employees.



5. Department-wise, human resources account for 17.8 per cent of staff, followed by retail SME management at 18.4 per cent, cash services at 18.2 per cent, and credit risk at 34 per cent. Only 11.1% of workers in section 58 may be attributed to another division. Employees in the credit risk division make up 15.1% of the male workforce and 18.0% of the female workforce.



6. There are 34.4% of workers with no experience, 29.1% with 1-3 years, 22.8% with 4-6 years, and 13.3% with more than six years. This means that one-third of the workers in the sample had less than a year of experience.

VII. FACTORS DETERMINING JOB SATISFACTION

• Working hours

When there is an imbalance between workers' preferences and the needs of the business, tensions arise. If the employee is uncomfortable on the job, it might lead to a disagreement. Factors like unsuitable working hours and the willingness to put in additional time are also linked to employees' levels of job satisfaction. The reason for this correlation between time spent at work and job satisfaction is obvious: every representative puts in many hours. According to Pores (2003), workers are more content when spending time with family and friends throughout the workday.

• Working conditions

"working conditions" or "working environment" refers to the actual setting where employees do their duties. Multiple studies have shown that environmental elements such as air quality and temperature, building construction, lighting, and noise all have a role in how happy workers are at their workplaces. Scholars and researchers are split on whether or not the ideal workplace should prioritise employee happiness, customer satisfaction, or organisational excellence.

• Payment

It is a significant determinant of both financial and emotional well-being at work. If the worker's remuneration is fair, they may be persuaded to put in more hours. Oshagbemi [27] suggests that salary is a primary factor in administrative costs. Some people believe that there is no logical link between salary and happiness on the job. Herzberg [28] lists financial compensation as a contributor to personal flourishing. Some academics, like Locke and Porter (1976), have said that when a representative's salary exceeds their expectations, the representative and the client are happier.

• Work design

Scholars and academics agree that elements including autonomy, motivation, job choice, and recognition all play a role in whether or not an employee is satisfied with his or her employment.

• Promotion

There is a positive and increasing link between promotion and productivity, and it is necessary to serve monetary requirements and satisfy the individual's psychological needs. Job happiness is significantly impacted by factors such as promotion.

• Demographic features

Attributes in statistics include things like gender, age, level of education, and work experience. The degree of work happiness is also affected by all these demographic

parameters, as has been discovered via extensive studies into the relationship between these aspects and job satisfaction.

- **Human resources department**

Employee contentment is directly linked to HR's role in a company. Organisational planning, board member transitions, business process controls, expected behaviour about eligibility requirements, preparatory work, grant disbursement, human resources audits, etc., should all fall within the purview of this department.

- **Supervision**

Employee happiness is mostly the responsibility of management. Workers become so loyal because their superiors encourage them to voice their opinions. The workers place a high value on the respectability of their employers. "The relationship between an employee and an associate or director, especially one that has shown to be simple, is one of the most important factors that may impact the pleasure and behaviour of a representative."

- **Stress**

When workers are under stress, it disrupts their minds and bodies, leading to real problems in the workplace. Employees may be concerned about a wide range of factors, including, for example, a need for more cash flow and heavy traffic. Hamid's research from 2007 established the vital link between the pressure at work and contentment in one's position. Employees are less happy in their jobs when they are under stress.

VIII.EFFECT OF JOB SATISFACTION

When an employee is content, he or she is more likely to get work done. Personnel who is happy in their jobs are more likely to greet customers warmly, resulting in increased business, whereas disgruntled personnel may cause customers to flee the establishment. There have been many studies on job satisfaction and its effects, but only a small percentage of researchers work in the banking industry. It was discovered that when workers are happy with their jobs, they are more productive, loyal to their bank, committed to the organisation's success, and less likely to call out sick. Davis [30] drew attention to the fact that contentment in one's work benefits one's effort, aptitudes, and talents. He also emphasised that disgruntled workers may create problems, raise expenses, cut revenues, and irritate consumers. The prosperity of the business is dependent on how happy its workers are. Panchanatham [31] also found a favourable association between bank customer happiness and financial outcomes. Therefore, this finding is in line with his previous research. He pointed out that contented bank workers are less likely to quit than their discontented counterparts. Dissatisfaction with work leads to undesirable actions, including sloppy work presentation and chronic absenteeism. Employees' level of contentment with their work conditions directly impacts the quality of the services they provide. A number of studies have pinpointed several factors that contribute to contentment on the job. You have effectively divided the effects into

two groups. In the first place, there are the obvious impacts, such as... Boost efficiency and service to customers. Reducing tardiness, absenteeism, and turnover are all characteristics that contribute to a more loyal workforce. Meen et al. [32] found that unfavourable working circumstances reduced workers' levels of job satisfaction. Medical problems and brief periods of being wiped out might result from a lack of environmental amenities. In addition, they determined that 32% of workers had given up due to pain. Numerous theorists and analysts, for example, agree that the type of customer service favours employee happiness. Employees' contentment determines whether or not they will quit their jobs. However, several studies, including one by Meen et al. [32], have shown a negative correlation between these factors.

IX.CONCLUSION

Several elements that contribute to contentment in the workplace have been examined in depth. The importance of the phenomena of work satisfaction is once again reflected in the sample answers. State Bank of India's ability to retain and develop its talent is directly tied to the happiness of its workforce. Many respondents thought about the influence different variables have on workers' levels of job satisfaction. Despite intense competition, SBI, the sole nationalised bank, has remained top because of its dedicated staff.

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