

## **Influence of Demographic Factors on Employee Job Satisfaction (A Study with Reference to Select Public Sector Banks in the Coastal Region of Andhra Pradesh)**

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### **ABSTRACT**

*Job satisfaction is very important both for the employees and the employers. It influences the degree of performance of the employees. Satisfaction may be thought of as a useful outcome rather than a cause of performance. Job satisfaction according to contemporary theory stems from performance and accompanying rewards. Dissatisfaction can lead to several behaviors that hinder performance. Efforts to improve performance by simply improving pay, benefits or working conditions may not succeed. Employee job satisfaction is an important technique used to motivate to work harder. It had often been said that "A happy employee is a task complete employee". A happy employee is, generally, that employee who is satisfied with his job. Job Satisfaction is very important because most of the people spend a major portion of their life in their working place. Moreover, job satisfaction has its impact on the general life of the employees also, because a satisfied employee has better physical and mental wellbeing. Though it is a debatable point as to which one is the cause and which the effect is, these are correlated to each other. This study is to identify the demographic factors that influence employees job satisfaction in the public sector banking professionals in coastal region of Andhra Pradesh, India.*

**KEYWORDS:** *Employees, Banks, Demographic, Job Satisfaction, Need, Objectives, Methodology, Analysis, Findings and Suggestions.*

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### **I. INTRODUCTION**

Employee job satisfaction, which is one of the most important necessities for an individual to be successful, happy and productive, is a feeling of satisfaction, that is, an outcome of the perception of what the job provides for an individual. Satisfaction in occupational life is expressed as saturation, satisfaction, and happiness of the employees in their working lives. It can be said that an employee with a high job satisfaction can contribute to the organization better, in other words, job satisfaction increases the employee's performance. All employees wish the working conditions to be developed and the economic, psychological and social requirements and the desires regarding working life to be fulfilled. Employees are satisfied as long as their requirements are fulfilled in the institutes in which they work. For an individual to have positive thoughts and to be happy about their work is related to job satisfaction. It is a fact that job satisfaction, which is one of the most important requirements for an employee to be successful, productive and happy, is closely related to the professional sense of self and to the standard of living.<sup>1</sup>

### **CONCEPT OF EMPLOYEE JOB SATISFACTION**

In its most basic sense, job satisfaction is a positive emotional state resulting from evaluating one's job experience. And Job dissatisfaction occurs when one's expectations are not met. Even for the managers of organizations, job satisfaction has been an issue of great interest in view of its positive implications regarding the behavior of the satisfied employees as distinguished from dissatisfied employees.

According to Keith Davis, job satisfaction of employee is an important factor for an Organization. Because the low job satisfaction of employees deteriorates the conditions of the Organization. In its more sinister forms, it is behind wildcat strikes, slowdowns, absence and employee turnover. It also may be a part of grievances, low performance, disciplinary problems and other difficulties.

Job satisfaction helps management to reduce absenteeism. Additionally, there are benefits for society in general. Satisfied employees are happy and better citizens. Professor Deborah Tarrant says that optimistic and happier employee delivers better results. Organizations can improve performance by playing to the "signature" strengths of individuals, enabling them to work more task by nurturing greater satisfaction and fulfillment.<sup>2</sup>

### **NEED FOR THE STUDY**

The 21st century will always be remembered among other things for the changes which have been introduced in the Indian Banking and Financial system. The opening of the gates of Indian economy during this century handled the method of working of the banking industry. The banking industry has made remarkable progress particularly after the nationalization of public sector banks. Since nationalized banks are a service organization, their productivity and performance depend upon the performance of its personal. It is relevant job satisfaction and work motivations are all the key determinants of organizational commitments. This study also aims to identify the factors influence job satisfaction and offer practical suggestions to increase the job satisfaction of the banking professionals. After reviewing the literature there are various studies that have been conducted on employee job satisfaction in various organizations. Most of the studies reviewed have been conducted either in the urban industrial centers or in the rural unorganized sector. But the areas typical to Districts which are economically backward areas of coastal Andhra Pradesh have not been taken as the area of study for any other studies reviewed herein. No comprehensive study in this area has been taken up in the specific sense of one of the public sector banks in India. Hence, this study is a different one from other studies. It is hoped that this study will fill in that gap and provide the much-needed organizational relevance to academic research.

### **OBJECTIVES OF THE STUDY**

1. To analyze the perceptions of the respondents on the influence of demographic factors on employee job satisfaction in the select branches of public sector banks in costal Andhra Pradesh.
2. To offer suitable suggestions to improve employee job satisfaction levels in the Banking Industry.

## **II. METHODOLOGY**

Keeping the objectives of the study in mind, the following methodology has been adopted for conducting the present study. Both primary and secondary sources of data have been used for this study.

### **(i) Primary Data:**

The content of the primary data is gathered from the employees of various factors of select Public Sector Banks in costal Andhra Pradesh through a structured questionnaire aimed at various aspects as a part of the study.

### **(ii) Secondary Data:**

The content of the secondary data required for the study is obtained from journals, magazines, textbooks, and annual reports, records, personal manual of select Public Sector Banks.

### **Sampling:**

The simple random sampling method was adopted to select a sample size in selected organization i.e. costal Andhra Pradesh on the basis of the simple random sampling method, the questionnaires were administered to 554 total employees of urban and rural branches of select public sector banks. Out of these, approximately 50 employees were not filled the questionnaires and 54 questionnaires were incomplete. So, the sample was selected as 450 which are taken from both Urban and Rural Banks of select Public Sector Banks in costal Andhra Pradesh.

## **ANALYSIS**

### **A. Demographic Profile of the Respondents**

#### **Gender of the respondents**

The discussion given below provides detailed information on the gender of the sample respondents in the select public sector bank employees.

**Gender of the respondents**

Gender	No of Respondents	Percentage
MALE	293	65.2
FEMALE	157	34.8
Total	450	100

*Source: Primary data*

The table represents the gender profile of respondents being selected for the study. Most of the respondents were male with the total of 65.2 percent and further, the female samples were 34.8 in the study.

#### **Age of the respondents**

Age is the primary factor in determining the attitude of the people. The opinion of the respondents towards job

satisfaction differs according to their age. Table below presents the age wise distribution of the sample respondents.

**Age of the respondents**

AGE	No of Respondents	Percentage
21 – 30 Years	126	28.0
31 – 40	108	24.0
41 – 50	90	20.0
51 – 60	126	28.0
Total	450	100.0

Source: Primary data

The above table depicts the age profile of respondents taken for the study from the sample. It shows the most of the respondents belongs to the category of both 21 – 30 years and 51 – 60 years. These categories comprise 56 percentage of the total sample. The category 31 – 40 years comprises 24 percent and the category of age between 41-50 years has the low sample of 20 percent in it.

**Marital Status of the respondents**

The discussion provided below details the marital status of the sample respondents

**Marital Status of the respondents**

Marital Status	No of Respondents	Percentage
Married	239	53.1
Un-Married	193	42.8
Widow	12	2.6
Divorced	06	1.3
Total	450	100.0

Source: Field Survey

The marital status of the respondents used for the study is being shown in the table above, 53.1 percent of the respondents were married, which is more than half of the total sample, 42.08 percent of the respondents were unmarried, 2.6 percent are widows and only 1.3 percent are divorced during the study period.

**Educational Qualification of the respondents**

The below table discussed the distribution of respondents based on educational qualification.

**Educational Qualification of the respondents**

Educational Qualification	No of Respondents	Percentage
Below SSC / SSC	58	13.0
Inter	90	20.0
Graduate	186	41.3
Post Graduate	78	17.3
Technical	38	8.4
<b>Total</b>	<b>450</b>	<b>100.0</b>

Source: Field Survey

The educational qualification of the respondents of the study is represented in the table above, a total of 41.3 percent of the respondents were graduate, followed by 20 percent of the respondents completed post graduation, 17.3 percent being postgraduate and 8.4 percent is the technical category during the study period.

**Status / Nature of the job in the Bank**

The discussion given below provides detailed information on the status / nature of the job they are doing in Banks.

**Job nature of the respondents**

Nature of the Job	No of Respondents	Percentage
Manager / Officer	254	56.59
Clerk / Cashier	131	28.92
Attender	65	14.49
Total	450	100

Source: Field Survey

The table above, evident that the job nature of respondents in the study. A total of 56.59 percent of the respondents belonged to Manager / Officer Cadre, 28.92 percent are clerk/cashier and a total of 14.49 percent of

the respondents were attendees during the study period.

**Length of Service of the Employees**

The table below has shown the length of the services of the select Public Sector Bank employees. 21.7 percent of the respondents in the present study have more than thirty years of experience, (28.4 percent) of the respondents have an experience accounted 00 – 05 years, 16.22 percent of the respondents have 21 – 25 years of experience, 13.1 percent of the respondents have 21 – 25 years of experience in their job, only a total of 12.1 percent of the respondents are in the length of service from 11 – 20 years. Hence, it is observed that, the majority of the respondents are experienced in their hand.

**Length of Service of Employees**

Length of the service	No of Respondents	Percentage
00 – 05 years	128	28.4
06 – 10 years	37	8.20
11 – 15 years	31	6.80
16 – 20 years	24	5.30
21 – 25 years	59	13.10
26 – 30 years	73	16.22
Above 30 years	98	21.70
Total	450	100

Source: Field Survey

**Salary grouping of the respondents**

Salary is an important motivating factor for new recruits as well as to arrest to job hopping as disclosed in many empirical studies. The impact of salary has been discussed elaborately in the relevant analysis part of this chapter. About 37.55 percent of the employees respondents are drawing a monthly salary of more than fifty thousand rupees, followed by 16.66 percent in the ranges of Rs 40-50,000, 20 percent at Rs.30-40,000, 15.11 percent of the respondents with a salary range of 20 – 30,000 and only 10.6 percent of the respondents earning below 20,000.

**Monthly Salary wise classifications of the employees (in rupees)**

Salary per Month	No of Respondents	Percentage
Less than 20,000	48	10.6
20,000 – 30,000	68	15.11
30,000 – 40,000	90	20.0
40,000 – 50,000	75	16.66
Above 50,000	169	37.55
Total	450	100

Source: Field Survey

**The distance from Work Station to Native Place**

In the study, data is also collected to find the distance between the place of work and place of their natives. It was found that distance between the place of work and the native place was more than 20 km for 37.50 percent of the sample, whereas it was less than 20 km for the remaining percent of the respondents.

**Distance from Work Station to Native Place**

Distance in KM	No of Respondents	Percentage
Below 5km	63	15.75
05 – 10 km	64	16
11 – 15 km	45	11.25
16 – 20 km	86	21.5
Above 20 km	142	35.5
Total	450	100

Source: Field Survey

**B. ANALYSIS OF FACTORS OF JOB SATISFACTION**

The influence of established job factors was analyzed and job satisfaction levels were computed in terms of the Paul E. Spector standardized scales with the help of descriptive statistical tools, and frequency tabulation.

**Factors of level of job satisfaction**

S.	Sub Scales	Frequencies			
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No	Satisfaction level of Employee job)	(Percentage)					N	Mean	S.D
		VH	H	AVG	LOW	VL			
1	Nature of work	205 (45.5)	108 (24)	51 (11.2)	64 (14.2)	22 (5)	450	3.91	0.11
2	Decision making process	138 (30.7)	84 (18.7)	110 (24.5)	84 (18.6)	34 (7.5)	450	3.46	1.00
3	Opportunities for Up-gradation of skills.	115 (25.5)	80 (16.2)	136 (31.2)	107 (23.9)	14 (3.2)	450	3.40	0.94
4	Work load distribution	173 (38.5)	86 (19)	48 (10.7)	86 (19.2)	57 (12.5)	450	3.51	1.00
5	Accomplishment of work goals	139 (31)	76 (16.7)	126 (28)	99 (22)	10 (2.25)	450	3.52	0.91
6	Freedom &Autonomy in job	59 (13.2)	70 (15.5)	102 (22.5)	167 (37.2)	52 (11.6)	450	2.81	0.95
7	Appreciation	127 (28.2)	63 (14)	75 (16.7)	135 (29.7)	50 (11.2)	450	3.18	0.76
8	Work Environment	112 (24.8)	62 (13.8)	75 (16.7)	145 (32.2)	56 (12.5)	450	3.06	0.45
9	Supervision	153 (34)	126 (28)	32 (7.2)	110 (24.2)	29 (6.5)	450	3.58	0.77
10	Training Programmes	145 (32.2)	115 (25.5)	99 (22)	85 (19)	06 (1.25)	450	3.68	0.65

Source: Field Survey

From the above table, it is evident that nearly 69 percent of the respondents are satisfied with their nature of the work; approximately 49.4 percent of the respondents are satisfied with decision-making process adopted by their respective branches. 57.5 percent of the respondents are satisfied with workload distribution in the bank. 41.7 percent are perceived that there is a possibility in their workplace to upgrade their skills. 47.7 percent of the respondents thought that they can accomplish their goals. 42.2 percent of the respondents were satisfied with the appreciation they are getting due to their job. Almost 38.4 percent of the respondents are satisfied with work environment. 62 percent of the respondents are satisfied about supervision. 57 percent of the employees are satisfied with the training programs offered by the bank.

### C. ANALYSIS OF INFLUENCE OF DEMOGRAPHIC VARIABLES ON JOB SATISFACTION OF EMPLOYEES

In this section, the influence of demographical variables on job satisfaction of employees in terms of traditional established job factors and perceived Bank Policy dimensions were analyzed using suitable descriptive statistical techniques and assuming a composite hypothesis ( $H_0$ ) in terms of factor wise hypothesis To find out the influence and relationship of demographical variables on the established job factors and perceived Bank policy dimensions for the overall level of job satisfaction of employees.

#### Null Hypothesis $H_0$ :

There is no significant difference between demographical characteristics and dimensions of job satisfaction factors in perceived Bank policies.

#### Influence of Gender on Employees Job satisfaction

**Null Hypothesis ( $H_0$ ):** There is no significant relationship between Gender and dimensions of Job Satisfaction factors

#### Gender and Job Satisfaction Factors

Variables/ Factors	Gender	Mean	S. D	Levels	t-values	p-values
Nature of the work	Male	15.58	5.64	Ambivalent	-1.280	0.202
	Female	16.50	5.55	Ambivalent		
Decision-making process	Male	16.14	4.02	Ambivalent	-1.655	0.099
	Female	16.95	3.35	Satisfied		
Opportunities for Up-gradation of skills	Male	21.16	4.03	Satisfied	.899	0.369
	Female	20.69	4.11	Satisfied		
Workload distribution	Male	14.45	5.04	Dissatisfied	-2.081	0.038*
	Female	15.78	4.97	Ambivalent		
The accomplishment of work goals	Male	15.46	4.44	Ambivalent	-1.780	0.076
	Female	16.47	4.34	Ambivalent		

Freedom & Autonomy in job	Male	13.54	3.85	Dissatisfied	-1.511	0.132
	Female	14.26	3.41	Dissatisfied		
Appreciation	Male	20.14	3.67	Satisfied	-1.178	0.240
	Female	20.69	3.58	Satisfied		
Work Environment	Male	21.39	3.58	Satisfied	.438	0.662
	Female	21.19	3.57	Satisfied		
Supervision	Male	18.12	4.80	Satisfied	-.712	0.477
	Female	18.55	4.41	Satisfied		
Overall Perception on various factors	Male	15.00	2.08	Ambivalent	-1.480	0.140
	Female	16.09	2.59	Ambivalent		

Source: Primary Data

JBSN: Job Satisfaction, \* significance at 0.05

The p-value for overall perception of gender on job satisfaction is 0.140 (<0.05) so  $H_0$  is accepted. Therefore, there is no difference between men and women on the overall perception of the influence of demographic variable Gender on job satisfaction. Their level was in a state of “Ambivalent” i.e., neither satisfied nor dissatisfied (table no-5.10). However, gender differences were observed significantly in one factor namely workload distribution ( $t=-2.081$ ;  $p>0.05$ ) for the male employees who were dissatisfied with the distribution of workload.

### Impact of Age on Employees Job satisfaction

Null Hypothesis ( $H_0$ ): There is no significant relationship between Age and dimensions of Job Satisfaction factors

#### Impact of Age on Employee job satisfaction

Variables	Age	Mean	SD	Levels	F-value	p-value
Nature of the work	21-30	15.05	4.59	Ambivalent	7.546	.000**
	31-40	13.59	6.11	Dissatisfied		
	41-50	14.74	6.02	Ambivalent		
	51-60	17.47	5.50	Satisfied		
	Total	15.86	5.62	Ambivalent		
Decision making process	20-30	17.01	3.14	Satisfied	1.194	.312
	31-40	16.20	4.00	Ambivalent		
	41-50	15.66	4.50	Ambivalent		
	51-60	16.28	3.98	Ambivalent		
	Total	16.39	3.84	Ambivalent		

Opportunities for up-gradation of skills	20-30	19.92	4.17	Satisfied	5.939	.001**
	31-40	20.59	4.29	Satisfied		
	41-50	20.11	3.83	Satisfied		
	51-60	22.09	3.72	Satisfied		
	Total	21.02	4.05	Satisfied		
Work load distribution	20-30	14.38	4.43	Dissatisfied	7.280	.000**
	31-40	12.54	4.88	Dissatisfied		
	41-50	14.00	5.88	Dissatisfied		
	51-60	16.20	4.88	Ambivalent		
	Total	14.85	5.05	Ambivalent		
The accomplishment of work goals	20-30	15.70	4.34	Ambivalent	2.259	.082
	31-40	14.87	4.67	Ambivalent		
	41-50	14.71	3.86	Ambivalent		
	51-60	16.42	4.46	Ambivalent		
	Total	15.77	4.43	Ambivalent		
Freedom and Autonomy in Job	20-30	13.73	3.06	Dissatisfied	1.371	.252
	31-40	13.00	2.62	Dissatisfied		
	41-50	13.29	3.48	Dissatisfied		

	51-60	14.18	4.42	Dissatisfied		
	Total	13.76	3.73	Dissatisfied		
Appreciation	20-30	19.84	3.78	Satisfied	6.674	.000**
	31-40	18.89	3.70	Satisfied		
	41-50	19.63	4.33	Satisfied		
	51-60	21.29	3.08	Satisfied		
	Total	20.31	3.65	Satisfied		
Work Environment	20-30	20.53	3.90	Satisfied	5.815	.001**
	31-40	21.13	3.74	Satisfied		
	41-50	20.09	3.42	Satisfied		
	51-60	22.23	3.11	Satisfied		
	Total	21.33	3.57	Satisfied		
Supervision	20-30	17.52	4.77	Satisfied	4.162	.007**
	31-40	17.02	4.57	Satisfied		
	41-50	17.66	4.09	Satisfied		
	51-60	19.29	4.64	Satisfied		
	Total	18.25	4.68	Satisfied		
Overall Perception on various factors	20-30	152.68	23.02	Ambivalent	7.658	0.000 **
	31-40	143.83	26.92	Ambivalent		
	41-50	144.89	28.11	Ambivalent		
	51-60	164.46	27.01	Satisfied		
	Total	155.55	26.99	Ambivalent		

Source: Primary data

\*\* Significance level at 0.01

The p-value for overall perception of age on job satisfaction is 0.000 (>0.01) so  $H_0$  is rejected. Therefore, the study found that there were differences in the level of satisfaction factors ( $F = 7.658$ ;  $p > 0.01$ ) on the influence of variable "Age" and their perception revealed mixed levels among the varied age groups. Further, many of the dimensions of job satisfaction differed significantly for the different age groups, and they were namely, Nature of the work ( $F = 7.546$ ;  $p > 0.01$ ), Opportunity for up-gradation of the skills ( $F = 5.939$ ;  $p > 0.01$ ), Work load distribution ( $F = 7.280$ ;  $p > 0.01$ ), appreciation ( $F = 6.674$ ;  $p > 0.01$ ), Work environment ( $F = 5.815$ ;  $p > 0.01$ ), and Supervision ( $F = 4.162$ ;  $p > 0.01$ ).

#### Tukey's HSD Test of Post Hoc Comparisons for Age Groups on dependent variables

Variable	Age (I)	Age (J)	Mean Difference (I-J)	Std. Error	Sig.
Nature of the work	51-60	20-30	2.42224	.77643	0.011 *
		31-40	3.88591	.93330	0.000 **
		41-50	2.73001	1.03579	0.044 *
Decision-making process	51-60	20-30	2.16122	.56492	0.001 **
		41-50	1.97099	.75363	0.046 *
Opportunities for up-gradation of skills	51-60	20-30	1.82180	.69921	0.047 *
		31-4	3.65807	.8409	0.00 **
Workload distribution	51-60	20-30	1.45913	.50650	0.022 *
		31-40	2.40327	.60884	0.001 **
The accomplishment of work goals	51-60	20-30	1.70091	.49740	0.004 **
		41-50	2.14684	.66355	0.007 **
Freedom & Autonomy	51-60	20-30	1.77559	.65776	0.037 *
		31-40	2.27283	.79066	0.022 *



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Training Programs	51-60	20-30	11.77382	3.72895	0.009 **
		31-40	17.63128	4.48238	0.001 **
		41-50	15.57165	4.97458	0.010 **

Source: Primary data \* significance at 0.05, \*\* Significance at 0.01

The post hoc comparisons revealed that many of the dimensions of job satisfaction were significantly better for the age group 51-60. Employees between the age group 51-60 years found to be more satisfied than other age groups.

**Grade Wise Level of Job Satisfaction influenced by Bank Policy Dimensions**

Grade-wise satisfaction levels were shown in the below table

**Grade-wise satisfaction level on bank policy dimensions**

Variables	Age	Mean	SD	Levels	F-value	p-value
Nature of the work	Manager	13.94	4.87	A	7.208	.000**
	Clerk	14.51	4.56	A		
	Attender	12.07	3.51	A		
	Total	13.66	4.50	A		
Decision making process	Manager	10.73	1.37	A	4.861	.001**
	Clerk	10.33	1.311	A		
	Attender	10.03	1.518	A		
	Total	10.37	1.46	A		
Opportunities for up-gradation of skills	Manager	7.72	3.30	A	3.701	.006**
	Clerk	7.06	3.32	L		
	Attender	8.60	3.98	A		
	Total	7.92	3.69	A		
Workload distribution	Manager	12.88	1.90	A		
	Clerk	13.31	1.89	A		
	Attender	13.05	2.63	A		
	Total	13.08	2.17	A		
Accomplishment of goals	Manager	10.76	2.96	A	4.172	.003**
	Clerk	9.57	2.30	A		
	Attender	11.06	3.41	A		
	Total	10.40	2.97	A		
Free & Autonomy in job	Manager	8.34	1.60	A	2.345	0.018 *
	Clerk	9.13	2.08	A		
	Attender	9.00	2.15	A		
	Total	8.93	2.02	A		
Appreciation	Manager	6.37	8.31	A	1.78	0.003 **
	Clerk	7.92	7.28	A		
	Attender	6.81	9.60	A		
	Total	8.37	8.51	A		
Work Environment	Manager	8.71	8.31	A	2.45	0.014 *
	Clerk	7.22	7.28	A		
	Attender	6.17	9.60	A		
	Total	6.77	8.51	A		
Supervision	Manager	8.37	8.31	A	3.667	0.000 **
	Clerk	7.92	7.28	A		
	Attender	7.88	9.60	A		
	Total	7.37	8.51	A		
Training Programs	Manager	9.12	8.31	A	1.454	0.000 **



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	Clerk	8.90	7.28	A		
	Attender	8.83	9.60	A		
	Total	7.09	8.51	A		
Overall Perception	Manager	64.37	8.31	A	1.534	0.0192 *
	Clerk	63.92	7.28	A		
	Attender	63.81	9.60	A		
	Total	64.37	8.51	A		

Source: Primary Data \*Significant at 0.05 level \*\*significant at 0.01 L-Low A-Average H-High

From the above table, it is observed that all the levels of cadres are having average satisfaction on different policies the bank. While considering all the policies at a time, we can say that different cadres of the employees having same perception on the policies.

**Impact of Experiences on Bank Policy Dimensions**

**Null Hypothesis (H<sub>0</sub>):** There is no significant relationship between lengths of service of employees and dimensions of perceived bank policies.

**Impact of Experience on Bank Policy Dimensions**

Dimensions	Length of service in years	N	Mean	Std. Deviation	F- Value	P- Value	Level
Nature of Work	0 – 5 years	128	13.3295	4.25541	1.828	.093	A
	6-10	37	11.2500	4.64040			A
	11-15	31	13.0000	3.88909			A
	16-20	24	15.1667	4.85861			A
	21-25	59	12.5000	3.92318			A
	26-30	73	14.4490	4.83934			A
	Above 30	98	14.1000	4.54701			A
	Total	450	13.6250	4.48552			A
Decision Making Process	0 – 5 years	128	10.3068	1.30743	1.081	.374	A
	6-10	37	9.6875	2.91476			A
	11-15	31	10.0588	1.51948			A
	16-20	24	10.5000	1.24316			A
	21-25	59	10.7083	1.60106			A
	26-30	73	10.5102	1.02312			A
	Above30	98	10.4333	1.39058			A
	Total	450	10.3716	1.45570			A
Opportunities For up-gradation of Skills	0 – 5 years	128	7.4205	3.62216	1.898	.081	L
	6-10	37	5.7500	2.97769			L
	11-15	31	8.6471	3.74067			A
	16-20	24	9.0833	5.08935			A
	21-25	59	7.7083	2.78941			A
	26-30	73	8.4490	3.82460			A
	Above 30	98	8.3333	3.68416			A
	Total	450	7.9392	3.69374			A
Workload Distribution	0 – 5 years	128	6.3523	1.90607	.864	.522	A
	6-10	37	7.1875	3.48748			A

	11-15	31	7.2353	2.19458			A			
	16-20	24	6.7500	2.26134			A			
	21-25	59	6.9583	2.25503			A			
	26-30	73	7.2245	1.78262			A			
	Above 30	98	7.9222	2.29913			A			
	Total	450	8.0743	2.17565			A			
	Overall perception on Bank policy Dimensions	0 – 5 years	128	13.1223			1.09761	3.292	0.564	A
		6-10	37	12.1235			3.54321			A
		11-15	31	13.3434			2.00984			A
		16-20	24	12.0156			2.23900			A
21-25		59	12.4312	2.22311	A					
26-30		73	13.8764	1.00981	A					
Above 30		98	12.0033	2.76743	A					
Total		450	13.0364	2.11445	A					

Source: Primary Data \*Significant at 0.05 level \*\*significant at 0.01 L-Low A-Average H-High

From that table, the p-value for overall perception on bank policy dimensions is 0.564 (>0.05) so  $H_0$  is accepted. Therefore, employees were of the perception that Bank policy dimensions would not significantly influence their satisfaction level with a different length of services ( $F = 3.292$ ;  $p > 0.05$ ) and the overall level was perceived to be average.

#### Tukey's Hsd Test of Post Hoc Comparisons for the Variable Experience

Dependent Variable	(I) Experience	(J) Experience	Mean difference (I-J)	Std. Error	Sig.
Overall Job Satisfaction	Less than 5years	6-10	6.87500*	2.26798	.042
		16-20	-11.41667*	3.18678	.007
	6-10years	26-30	-9.25000*	2.40283	.003
		Above30	-8.49444*	2.26410	.004

Source: Primary data, \* significance at 0.05

Post hoc comparisons revealed that employees with long years of service are more satisfied than others.

#### Influence of Salary Groups on Bank Policy Dimensions

Null Hypothesis ( $H_0$ ): There is no significant relationship between Salary of employees and dimensions of perceived bank policies.

#### Salary Groups Perception on Bank Policy Dimensions

Factors/Amount	Salary Group	Mean	Std.	Levels	F-values	P values
Nature of the work	Less than 20000	13.5556	4.34162	A	.629	.642
	20-30000	13.5441	4.41650	A		
	30-40000	12.9655	4.70522	A		
	40-50000	14.3019	5.03673	A		
	Above-50000	13.7172	4.13556	A		
	Total	13.6250	4.48552	A		
Decision making Process	Less than 20000	10.8333	1.09813	A	1.090	.362
	20-30000	10.1765	1.86036	A		
	30-40000	10.2241	1.37704	A		
	40 – 50000	10.3962	1.18223	A		
	Above50000	10.4949	1.36557	A		

	Total	10.3716	1.45570	A		
Opportunities for Up-gradation of skills	Less than 20000	7.3333	3.86538	L	1.437	.222
	Rs. 20-30000	7.6176	3.76167	A		
	30-40000	7.4655	3.71444	L		
	40 – 50000	7.7547	3.23981	A		
	Above50000	8.6465	3.79665	A		
	Total	7.9392	3.69374	A		
Workload Distribution	Lessthan20000	13.1111	1.60473	A	.753	.557
	Rs. 20-30000	12.8676	2.59105	A		
	30-40000	13.5000	1.67803	A		
	40-50000	12.9811	2.02381	A		
	Above 50000	13.0101	2.29238	A		
	Total	13.0743	2.17565	A		
The accomplishment of work goals	Lessthan20000	11.1111	2.84685	A	2.358	.054
	20-30000	9.4853	2.39086	A		
	30-40000	10.8276	3.27209	A		
	40 – 50000	10.5660	2.71299	A		
	Above50000	10.5960	3.21006	A		
	Total	10.4122	2.97203	A		
Freedom & Autonomy in Job	lessthan20000	8.6111	1.91400	A	.495	.740
	20-30000	8.9853	2.29531	A		
	30-40000	8.9310	2.12638	A		
	40 - 50000	8.6604	1.77529	A		
	Above50000	9.0808	1.91491	A		
	Total	8.9257	2.02054	A		
Training programmes	Lessthan20000	6.11223	1.11098	A	0.678	0.412
	Rs. 20-30000	7.60540	2.67450	A		
	30-40000	8.99867	2.01022	A		
	40 – 50000	7.63421	1.00123	A		
	Above 50000	7.11223	1.62345	A		
	Total	8.34543	1.12345	A		
Overall Perception	Lessthan20000	64.5556	8.59701	A	1.200	.311
	Rs. 20-30000	62.6765	10.55963	A		
	30-40000	63.9138	7.71484	A		
	40 – 50000	64.6604	8.00227	A		
	Above 50000	65.5455	7.62819	A		
	Total	64.3480	8.53729	A		

Above table revealed that the respondents perceived that the salary drawn by them did not influence their satisfaction levels on the job in terms of bank policy dimensions. And all the employees with different salary drawn are having same perception on various dimensions of bank policies.

### III. MAJOR FINDINGS

1. The study indicates that most of the respondents in the select Public Sector Banks are male i.e., 65.2 percent and further, the female respondents are 34.8 in the study. It shows that in the public sector banks both the genders are getting job opportunities.

2. It can be observed from the study that, Age profile of respondents taken for the study from the sample. It shows the most of the respondents belongs to the category of both 21 – 30 years and 51 – 60 years. These categories comprise 56 percentage of the total sample. The category 31 – 40 years comprises 24 percent and the category of age between 41-50 years has the low sample of 20 percent in it. It shows that banks are maintaining different age group of talent employees in their organizations to meet different operations in the bank.

3. The study shows that, educational qualification of 41.3 percent of the respondents are graduate, followed by 20 percent of the respondents completed post graduation, 17.3 percent being postgraduate and 8.4 percent is the technical category during the study period. It is clear from the above data that the public sectors banks are procuring qualified people into the organization, even banks providing opportunities to the employees to do higher education to enrich their knowledge, which is good for the organization and individual for their growth and development.

4. It can be observed from the study that, out of total sample 56.59 percent of the respondents belonged to

Manager / Officer cadre, 28.92 percent are clerk/cashier and a total of 14.49 percent of the respondents were attenders during the study period. The study tries to check the job satisfaction of all categories of employees in the banks by giving opportunity to the people in all the cadres to get into the sample consideration.

5. From the study it can be seen that, 21.7 percent of the respondents in the present study have more than thirty years of experience, (28.4 percent) of the respondents have an experience accounted 00 – 05 years, 16.22 percent of the respondents have 21 – 25 years of experience, 13.1 percent of the respondents have 21 – 25 years of experience in their job, only a total of 12.1 percent of the respondents are in the length of service from 11 – 20 years. Hence, it is observed that, the majority of the respondents are experienced in their hand.

6. The study reveals that, about 42.50 percent of employees mentioned that, they are drawing a monthly salary of more than fifty thousand rupees, followed by 18.75 percent are in the ranges of Rs 40-50,000, and 17.5 percent at Rs.30-40,000, 17 percent at Rs. 20-30,000. Most of the research studies proves that compensation is one of the most motivating factors to the employees in the organization, by observing the above salary ranges of employees in the organization it is clear that the public sector banks are following good compensation system.

7. Majority of the respondents (60 percent) of the total sample are satisfied with their nature of the work, approximately 49.4 percent of the respondents are satisfied with the decision-making process adopted by their respective branches. It can be observed that, more than half of the employees in the bank are having satisfaction with the bank work atmosphere, they are interested to their job duties and responsibilities, but still 40 per cent of the people are not satisfied with nature of the work in the banks. It can also see that, only half the employees are satisfied with decision making process in the bank, remaining half of the employees are not satisfied with decision making process in the banks.

8. It can be observed from the study that, only 41 percent of the respondents which is less than half of the total respondents perceived that there is a possibility in their workplace to upgrade their skills, whereas remaining 59 per cent of the respondents reveals that there is no possibility to upgrade their skills. Moreover, only 46 percent of the respondents of the total sample thought that they can accomplish their goals, remaining 54 per cent of the respondents are not confident that they can accomplish their goals.

9. It is evident from the study that only 42.2 percent of the respondents of the total sample are satisfied with the appreciation they are getting due to their performance in job. More than half of the respondents are not getting appreciations to their performance in the job, which is really a demotivating factor to the employees in the organization.

10. The study shows that, majority (60 percent) of the respondents are satisfied with the work environment in the bank, however 40 per cent of the respondents are not satisfied with the work environment in the bank, which means employees in the bank are not satisfied with the working conditions in the bank.

11. It can be seen from the study that, half of the respondents (57 percent) of the total sample are satisfied with the training programs offered by the bank, whereas remaining 43 per cent of the sample are not satisfied with the training programs in bank. Training program plays vital for the employee and organizational development, which cannot be neglected. Inappropriate training program leads organization destruction.

12. Based on the data collected from the respondents, most of the respondents preferred bank job Monetary benefits followed by Leave and holiday benefits. The simplicity of the job, personal growth and development stands after monetary facilities and Leave and Holiday benefits. The personal satisfaction is positioned at last place.

#### **IV. SUGGESTIONS**

1. It is observed from the study, public sector banks are more focusing on seniority based promotions which discourage competent individuals. So organization should have to create continuous learning and hard working culture which helps the employees to compete each other to get specialized in their tasks. Public sector banks should encourage the employees by providing performance based promotion rather than seniority based promotions which creates a competitive work atmosphere.

2. In the present competitive global scenario skilled work force is a valuable asset to the organization which helps the organizations to sustain in the market. So, organization should have to maintain continuous improvement programs like skill development training, practical workshops to the employees on the regular intervals to improve their skills and knowledge to reach the higher position to compete with private sector bank.

3. In the present global scenario, work life balance is really a challenging issue. Still “happy family – happy work force” is a statement in which management believes. So we strongly suggest public sector banks should have to provide a personal space to the employees to spend with their families. Family trips, leaves during family occasions, management-family interactions which really help the employees to get satisfy family work-life balance.

4. Management should conduct workshops, seminars to make employees aware of contemporary issues in the banking sector and to provide knowledge of the latest technology in the banking industry. Through the

workshops and seminars, the employees have chances to build competitive spirit to compete in the banking sector.

**5.** A continuous evaluation of employee performance should be done by the management in a transparent way through proper appraisal technique to promote the employees to the higher positions. Through the proper performance appraisal, management can provide increments, other allowances to the employees which makes employee feel happy to take the future challenge.

**6.** Creating job satisfaction begins by providing a positive work environment. Working conditions should be hygiene. Although hygiene factors not the source of satisfaction but this issue must be dealt with first to create an atmosphere in which employee satisfaction is possible.

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