

SOCIOECONOMIC-DEMOGRAPHIC STATUS AND LEVEL OF JOB SATISFACTION OF BANKER WOMEN EMPLOYEES: A CASE STUDY OF UBI IN PATNA DISTRICT

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ABSTRACT

Banking is a typical example of the modern service industry, which has been overgrowing in India. The implications of the above-said transformations have affected the bank employees' social, economic and psychological domains and their relations. The job satisfaction of work life has become one of the essential issues in banking sector specially among women. Thus, the employee's job satisfaction became more critical to all organizations and at every workplace. The employees are not only expecting monetary benefits but also non-monetary benefits like better working conditions, interpersonal conflicts, role conflicts, job pressure, lack of freedom of work, absence of challenging work, etc. In this paper, an attempt has been made to identify the factors determining job satisfaction among women working in the banking sector in the Patna District of Bihar. The study based on primary data of 148 sample respondents that have been chosen randomly. Bivariate analysis and Chi-Square test were used for analysis. As a woman, she has to face several challenges in her family life, and it is double if she is working other than household work that gains some economic value. In her daily life routine, she has to face several unhealthy situations and circumstances not only outside of the workplace but with her office too that badly affect her performance, productivity, quality of work and the cop with the ties between family life and professional life. The banking industry needs to improve its policies and strategies to develop the quality of work life for its women employees.

Keywords: Banking, Education, Employees, Job Satisfaction, Marital Status, Women

INTRODUCTION

Unlike traditional industries, banking is a typical example of the modern service industry, which has been overgrowing in India (Sekran, 1986; Mohan & Sarin, 1989). The implications of the above-said transformations have affected the bank employees' social, economic and psychological domains and their relations (Anjani & Dhanapal, 2012). At the same time,

many central Indian banks are hiring highly qualified young Indian women to their administrative levels, and they are showing remarkable growth over the years (Alam, Sattar & Chaudhury, 2011). Secured family life, attractive salary, favorable working conditions and stability in work are some of the reasons that make this sector preferable to women (Andres & Rick 1996). But the quality of work life and safety of the work environment for women employees in many industries are still near the ground in India (Cahusac & Kanji, 2014). Similarly, the banking industry needs to improve its policies and strategies to develop the quality of work life for its women employees.

The job satisfaction of work life has become one of the essential issues in every organization. The success of each organization depends on the conducive work environment perceived by the employees (Sekran, 1986; Gaonkar & Khadi, 1991). Even though organizations are using new and developed technologies, to use such technology, the organization requires a solid workforce to utilize it effectively and efficiently (Alicia, 2005). Thus, the employee's job satisfaction became more critical to all organizations and at every workplace. Earlier, job satisfaction focused on the general well-being and health of the workers (Yadav & Dabhade, 2014). But now, it started focusing on financial and non-financial factors to create a good working environment to retain its employees for a more extended period. Thus, the organization achieved its goals. Service sectors like banks need to improve their employees' job satisfaction of employees to increase their productivity. The employees are not only expecting monetary benefits but also non-monetary benefits like better working conditions, interpersonal conflicts, role conflicts, job pressure, lack of freedom of work, absence of challenging work, etc. (Gaonkar & Khadi, 1991). In organizations, the management style has been changed from paternalistic to democratic. The organizations have made the change to fulfil the imminent needs of the employees to achieve more and more productivity efficiently. In this paper, an attempt has been made to identify the factors determining job stress, job satisfaction and work-life balance among women working in the banking sector in the Patna District of Bihar.

DATA SOURCE AND METHODOLOGY

The study used a field survey to collect first-hand information from 148 sample respondents. The women employees of banks in the Patna district have been chosen randomly. The collected data were arranged into simple tabular form. Bivariate analysis was operated to understand the prevalence of job satisfaction level of women employees working in the

banking sector of Union Bank of India in Patna district. The Chi-Square tests were used to consider the significance of the association between women's background characteristics and their level of job satisfaction. The women employees' job satisfaction level was considered the dependent variable. The socioeconomic and demographic independent variables selected for the study were Age, Educational Qualification, Marital Status and Family Size.

RESULTS

Background Characteristics of the surveyed respondents

Age is an essential factor in analysing the satisfaction level of the respondents regarding their job in the banking industry (Table 1). Especially the middle-aged female respondents are very much involved and enthusiastic in their work. For this study, age has been studied under five heads, viz., up to 25 years, 26-35 years, 36-45 years, and 46 and above years, as mentioned in the table. The sample consists of 11 (7.4%) respondents belonging to the age group up to 25 years, 48 (32.4%) respondents with the age group between 26-35 years, 58 (39.2%) respondents belonging to the age of 36-45 years age group, 31 (20.9%) respondents belong to the age group of 46 and above years of age group.

Table 1: Background Characteristics of the surveyed respondents, 2022

Background Characteristics	Respondents	(%) Share
Age of the Woman	n=148	100
<i>Up to 25 Years</i>	11	7.4
<i>26- 35 Years</i>	48	32.4
<i>36-45 Years</i>	58	39.2
<i>46 and above Years</i>	31	20.9
Educational Status	n=148	100
<i>Up to Secondary</i>	4	2.7
<i>Up to Intermediate</i>	20	13.5
<i>Graduate</i>	89	60.1
<i>Above Graduation & Professional</i>	35	23.6
Marital status	n=148	100
<i>Married</i>	91	61.5
<i>Unmarried</i>	42	28.4
<i>Widowed</i>	11	7.4
<i>Separated/ Divorced</i>	4	2.7
Family Size	n=148	100
<i>Below three members</i>	43	29.1
<i>3-5 members</i>	81	54.7
<i>Above five members</i>	24	16.2

The sample consists of 4 (2.7%) respondents who are educated up to secondary, 20 (13.5%) respondents are up to intermediate, 89 (60.1%) respondents are graduates, and 35 (23.6%) respondents have postgraduate and professional qualifications. From the table, the respondents were classified under four categories as about 4 (2.7%) were educated up to secondary. The educated respondents followed it up to secondary 20 (13.5%) and graduate 89 (60.1%). On the other hand, the respondents qualified for postgraduation, and the professional qualifications were 35 (23.6%).

For this study, marital status has been classified into four strata: married, unmarried, widowed and separate/ divorced. The sample consists of 91 (61.5%) respondents who are married, 42 (28.4%) respondents who are unmarried, 11 (7.4%) of the respondents who are widowed, and 4 (2.7%) respondents who are separated or divorced. For this study, family size has been classified into three categories: below three members, 3-5 members and above five members. The sample consists of 43 (29.1%) respondents who have below three members in their family, 81 (54.7%) respondents who have 3-5 members and 24 (16.2%) respondents who have above five members in their family.

Age of the respondents and level of job satisfaction

From Table 2, the level of job satisfaction of the respondents with the age group of up to 25 years ranged between 27.3% to 36.4%. The analysis inferred that the maximum level of job satisfaction was perceived by the respondents in the age group above 55. It could be identified from the above table that the percentage of a high level of job satisfaction was the highest (36.4%) among the respondents below 25 years, and the same was the highest (45.2%) among the respondents above 46 years of age. The percentage of medium level of job satisfaction was the lowest (25.8%) among the respondents above 46 years of age group, and the same was the highest (54.2%) among the respondents 26-35 years age group. The percentage of low job satisfaction was the lowest (25%) among the 26 to 35 years of age category, and the same was the highest (36.4%) among the respondents under 25 years of age category.

Table 2: Age of the respondents and level of job satisfaction

Age of the Woman	Prevalence of Level of Job Satisfaction			No. of Respondents
	Low	Medium	High	

Up to 25 Years	36.4	27.3	36.4	11
26- 35 Years	25.0	54.2	20.8	48
36-45 Years	32.8	39.7	27.6	58
46 and above Years	29.0	25.8	45.2	31
Total	29.7	40.5	29.7	148

Educational qualification of the respondents and level of job satisfaction

The analysis shows that the respondents with professional qualifications have attained the maximum level of job satisfaction. To find the degree of association between educational qualification and level of job satisfaction, a Two-way table was prepared and exhibited in Table 3. The percentage of the high level of job satisfaction was the highest (50%) among the respondents with up to secondary qualifications, and the same was the lowest (19.6%) among the respondents with graduate degrees.

Table 3: Educational qualification of the respondents and level of job satisfaction

Educational Status	Prevalence of Level of Job Satisfaction			No. of Respondents
	Low	Medium	High	
<i>Up to Secondary</i>	25.0	25.0	50.0	4
<i>Up to Intermediate</i>	40.0	35.0	25.0	20
<i>Graduate</i>	23.6	55.1	21.3	89
<i>Above Graduation</i>	48.6	25.7	25.7	35
Total	31.8	44.6	23.6	148

The percentage of medium-level job satisfaction was the highest (55.7%) among school-level qualified respondents and the lowest (21.3) among graduation-qualified respondents. The rate of low job satisfaction was the highest (48.6%) among the respondents with postgraduate degrees and professional qualifications and the lowest (23.6%) among graduation-qualified respondents. However, the highest medium job satisfaction came from the group of graduate-qualified respondents.

Marital status of the respondents and level of job satisfaction

An attempt has been made to know the marital status of the women employees and their level of job satisfaction in the banking industry of the study area. The level of job satisfaction of

the separated/divorced respondents ranged between 24 and 46, with an average of 36.4. From the above analysis, it has been concluded that the maximum level of job satisfaction has been perceived by the unmarried respondents in the study area.

A bivariate table was analysed to find the degree of association between marital status and job satisfaction, as shown in the following table 4. The percentage of the high level of job satisfaction was the highest (36.4%) among widowed respondents, and the same was the lowest (25%) among separated/ divorced respondents. The percentage of medium level of job satisfaction was the highest (50.5%) among married and followed by separated/ divorced (50%) respondents, and the same was the lowest (28.6%) among unmarried respondents. On the other hand, the percentage of low levels of job satisfaction was the highest (45.2%) among unmarried respondents and the lowest (23.1%) among married respondents. There is a close significant relationship between the marital status of women employees and their level of job satisfaction in the banking industry.

Table 4: Marital status of the respondents and level of job satisfaction

Marital status	Prevalence of Level of Job Satisfaction			No. of Respondents
	Low	Medium	High	
<i>Married</i>	23.1	50.5	26.4	91
<i>Unmarried</i>	45.2	28.6	26.2	42
<i>Widowed</i>	27.3	36.4	36.4	11
<i>Separated/ Divorced</i>	25.0	50.0	25.0	4
Total	29.7	43.2	27.0	148

Family size of the respondents and level of job satisfaction

An attempt has been made to know the family size of the respondents and their level of job satisfaction towards the banking industry. It could be determined from the above table that the level of job satisfaction of the respondents below three members in their family ranged between 25 and 48, with an average of 35.7. The respondents' job satisfaction level has 3-5 members in their family going between 21 and 47, with an average of 35.9. On the other hand, the level of job satisfaction of the respondents having above five members in their family, ranged between 25 and 47, with an average of 36.9. The analysis shows that the respondents with above five family members perceive the maximum level of job satisfaction.

A bivariate table was prepared to find the degree of association between the family size of the respondents and their level of job satisfaction, as shown in Table 5.

It could be identified from the table that the percentage of the high level of job satisfaction was the highest (45.8%) among the respondents having above five members in their family, and the same was the lowest (20.9%) among the respondents having below three members in their family. The percentage of medium level of job satisfaction was the highest (53.5%) among the respondents having below three members in their family, and the same was the lowest (25.9%) among the respondents having three to five members in their family. On the other hand, the percentage of low level of job satisfaction was the highest (32.1%) among the respondents having 3-5 members in their family, and the same was the lowest (16.7%) among the respondents having above five members in their family.

Table 5: The family size of the respondents and level of job satisfaction

Family Size	Prevalence of Level of Job Satisfaction			No. of Respondents
	Low	Medium	High	
Below three members	25.6	53.5	20.9	43
3-5 members	32.1	25.9	42.0	81
Above five members	16.7	37.5	45.8	24
Total	27.7	35.8	36.5	148

Level of significance of job satisfaction by the background variables of respondents

There was a close significant relationship between the age of the women employees and their level of job satisfaction in the banking industry. The hypothesis was framed and tested with the help of the Chi-square test to find the relationship between the background variables of respondents and their level of job satisfaction. The result has shown in the following Table 6. It is noted from the above table that the calculated Chi-square value is greater than the table value, and the result is significant at a 1% level. It was found that there is a close significant relationship between the age of the women employees and their level of job satisfaction in the banking industry (Elamparuthi & Jambulingam, 2015). There is a close significant relationship between the educational qualification of women employees and their level of job satisfaction in the banking industry (Anna, 2006; Balaji, 2013). It is found from the above table that the calculated Chi-square value is greater than the table value, and the result is

significant at a 1% level. Hence, the hypothesis that the "educational qualification of the women employees and their level of job satisfaction are not associated" is unreasonable. The analysis found a close significant relationship between the educational qualification of women employees and their level of job satisfaction in the banking industry.

It is concluded from the analysis that there is a close significant relationship between the marital status of the women employees and their level of job satisfaction in the banking industry. There is a close significant relationship between the family size of women employees and their level of job satisfaction in the banking industry (Lynne & Karen, 1994). It is determined from the above analysis that the calculated Chi-square value is greater than the table value, and it is significant at the 5% level. Hence, the hypothesis, "family size of the women employees and their level of job satisfaction are not associated", does not hold good. It is concluded from the analysis that there is a close significant relationship between the family size of the women employees and their level of job satisfaction in the banking industry.

Table 6: The background variables of the respondents and level of job satisfaction

Factors	Calculated χ^2 Value	Table Value	Degree of Freedom
Age	31.452***	27.16	5
Educational Qualification	83.256***	34.193	5
Marital status	24.251***	17.294	6
Family Size	14.257**	10.265	4

*Note: *** 99% of the Significant level; ** 95% of the Significant level; * 90% of the Significant level*

CONCLUSION

Based on the analysis, the study found that woman employee has several vital circumstances that control their satisfaction with their job and carrier growth. The study found from the research; it has found that there is a close significant relationship between the age of the women employees of banking (UBI), their educational qualification and marital status, family size, monthly income of the women employees, working nature or job type in banking and their level of job satisfaction in the banking industry. However, the analysis found no close significant relationship between the experience of the women employees, working hours per day and their level of job satisfaction in the banking industry.

The paper tried to understand the role of different background variables of women employees working in the banking sector, specifically in Union Bank of India in the Patna district of Bihar, influencing their job satisfaction level. These background variables consist of those characteristics that come across her social, economic, and demographic determinants and affect her working quality of life, including job satisfaction. As a woman, she has to face several challenges in her family life, and it is double if she is working other than household work that gains some economic value. In her daily life routine, she has to face several unhealthy situations and circumstances not only outside of the workplace but with her office too that badly affect her performance, productivity, quality of work and the cop with the ties between family life and professional life.

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