



EMPLOYEE JOB SATISFACTION THROUGH WORKING CONDITIONS

(A STUDY WITH REFERENCE TO SELECT PUBLIC SECTOR BANKS IN THE COASTAL REGION OF ANDHRA PRADESH)

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ABSTRACT

Job satisfaction is a complex concept that is influenced by many factors. The aim of this paper is to analyze the impact of working conditions to job satisfaction. For that purpose, the empirical research has been conducted in select banks. The study has analyzed the various reasons for choosing select public sector banks among the various banks, the working condition of the select bank employees with the level of job satisfaction among the various group of respondents. The study has tested the with the help of Percentage analysis, Chi-square, ANOVA, and Multiple Regression. All the chi-square, ANOVA, and Multiple Regression tested at 5% level of significance. This paper is focused on the observation of the importance of working conditions to employees' job satisfaction

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

INTRODUCTION

Job satisfaction shows how much an employee likes his work as well as the level of his preoccupation with work. Generally, it can be stated that job satisfaction is a sense of comfort and positive experience that an employee has related to his/her job. Job satisfaction can affect work behaviour, and through that, the organizational performance. For a long time, job satisfaction has been viewed as a unique concept, but today it is seen as a very complex cluster of attitudes towards different aspects of the work (Rollinson et al., 1998).

NEED FOR THE STUDY

The conditions under which a job is performed can be different - from those completely comfortable to those very difficult and dangerous to employees' life and health. Working conditions can be influenced by: external factors that include climate - meteorological conditions, temperature, humidity, drafts, lighting in the workplace, noise and interference, gases, radiation, dust, smoke and other harmful factors; subjective factors that include gender and age of the worker, fatigue, monotony, unfavourable posture during work,



etc.; factors related to the organization of production such as duration of the work shift, work schedule, working time, work pace, excessive strain etc.

This study aims to identify the working conditions influence on 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 and working conditions 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 will fill in that gap and provide the much-needed organizational relevance to academic research.

OBJECTIVES OF THE STUDY

1. To analyse the perceptions of the respondents on employee job satisfaction through working conditions in the select branches of public sector banks in coastal Andhra Pradesh.
2. To offer suitable suggestions to improve job satisfaction levels through proper working conditions in the banking industry.

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 coastal 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., coastal 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 coastal Andhra Pradesh.

HYPOTHESIS

H_0 : Working condition does not affect the level of job satisfaction.

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
Total	450	100.0

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.

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.

Experience

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.

Experience 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***B. ANALYSIS ON EMPLOYEE JOB SATISFACTION ON WORKING CONDITIONS**

The study is trying to know the level satisfaction towards working conditions with various demographical factors;

1. Age and the level of satisfaction towards working condition

The following table depicts the ANOVA analysis between Age and level of job satisfaction towards the factor 'working condition'.

ANOVA results for level of Job satisfaction on working conditions

		Sum of the Squares	d.f	Mean Squares	F-Value	Sig.
Branch has enough staff to discharge the work	Between Groups	417.806	3	139.269	147.289	.000 *
	Within Groups	421.714	446	.946		
	Total	839.520	449			
Branch has comfortable seating, lighting ventilation and toilet facilities	Between Groups	165.394	3	55.131	19.692	.000 *
	Within Groups	1248.686	446	2.800		
	Total	1414.080	449			



Assignment of work load is reasonable	Between Groups	211.063	3	70.354	52.962	.000 *
	Within Groups	592.457	446	1.328		
	Total	803.520	449			
Working hours are convenient	Between Groups	142.577	3	47.526	48.422	.000 *
	Within Groups	437.743	446	.981		
	Total	580.320	449			
Reasonable break time during working hours	Between Groups	139.886	3	46.629	40.928	.000 *
	Within Groups	508.114	446	1.139		
	Total	648.000	449			

The table indicates the ANOVA analysis of Age and level of satisfaction towards the working condition and its results. It is inferred from the table that all the selected factors namely Branch has enough staff to discharge the work, Branch has comfortable seating lighting, Ventilation, and Toilet facilities, Assignment of workload is reasonable, Working hours are convenient, Reasonable break time during working hours have their p-value lesser than 5 per cent level of significance. Hence, it is found that, there is a

significant difference between Age and level of satisfaction on working condition.

2. Gender and the level of satisfaction towards working condition

The following table- depicts the ANOVA analysis between Gender and level of job satisfaction towards the factor ‘working condition’.

ANOVA results for level of Job satisfaction on working conditions

		Sum of the Squares	d.f	Mean Squares	F-Value	Sig.
Branch has enough staff to discharge the work	Between Groups	52.920	1	52.920	30.140	.000 *
	Within Groups	786.600	448	1.756		
	Total	839.520	449			
Branch has comfortable seating lighting ventilation and toilet facilities	Between Groups	122.880	1	122.880	42.635	.000 *
	Within Groups	1291.200	448	2.882		
	Total	1414.080	449			
Assignment of work load is reasonable	Between Groups	30.720	1	30.720	17.809	.000 *
	Within Groups	772.800	448	1.725		
	Total	803.520	449			
Working hours are convenient	Between Groups	.120	1	.120	.093	.761
	Within Groups	580.200	448	1.295		
	Total	580.320	449			
Reasonable break time during working hours	Between Groups	108.000	1	108.000	89.600	.000 *
	Within Groups	540.000	448	1.205		
	Total	648.000	449			



The table- indicates the ANOVA analysis of Gender and level of satisfaction towards the working condition and its results. It is inferred from the table that the factors namely Branch has enough staff to discharge the work, Branch has comfortable seating lighting, Ventilation, and Toilet facilities, Assignment of workload is reasonable, Reasonable break time during working hours have their p-value lesser than 5 percent level of significance. Therefore, it is found there is a significant difference between Gender and working condition except for convenient working hours. But, the p-value of the factor 'working hours are

convenient' is more than to 0.05. Hence, there are no differences in the level of satisfaction on working hours.

3. Marital status and the level of satisfaction towards working Condition

The following table-depicts the ANOVA analysis between marital status and level of job satisfaction towards the factor 'working condition'.

ANOVA results for level of job satisfaction on working conditions

		Sum of the Squares	d.f	Mean Squares	F-Value	Sig.
Branch has enough staff to discharge the work	Between Groups	39.572	1	39.572	22.162	.000 *
	Within Groups	799.948	448	1.786		
	Total	839.520	449			
Branch has comfortable seating lighting ventilation and toilet facilities	Between Groups	1.197	1	1.197	.380	.538
	Within Groups	1412.883	448	3.154		
	Total	1414.080	449			
Assignment of work load is reasonable	Between Groups	220.156	1	220.156	169.071	.000 *
	Within Groups	583.364	448	1.302		
	Total	803.520	449			
Working hours are convenient	Between Groups	40.437	1	40.437	33.555	.000 *
	Within Groups	539.883	448	1.205		
	Total	580.320	449			
Reasonable break time during working hours	Between Groups	29.922	1	29.922	21.688	.000 *
	Within Groups	618.078	448	1.380		
	Total	648.000	449			

The table- indicates the ANOVA analysis of Marital Status and level of satisfaction towards the working condition and its results. It is inferred from the table that the factors namely Branch has enough staff to discharge the work, Branch has comfortable seating lighting, Assignment of workload is reasonable, Working hours are convenient, Reasonable break time during working hours have their p-value lesser than 5 percent level of significance.

Hence, it is found there is a significant difference between Age and working condition. Rest of the factor namely Ventilation and Toilet facilities has

its p-value greater than 5 percent level of significance and found that the null hypothesis is accepted and there is no significant difference between marital status and level of satisfaction towards working condition.

4. Educational Qualification and the level of satisfaction towards working condition

The following table- depicts the ANOVA analysis between educational qualifications and level of job satisfaction towards the factor 'working condition'.

**ANOVA results for level of Job satisfaction on working conditions**

		Sum of the Squares	d.f	Mean Squares	F-Value	Sig.
Branch has enough staff to discharge the work	Between Groups	59.302	3	19.767	11.300	.000 *
	Within Groups	780.218	446	1.749		
	Total	839.520	449			
Branch has comfortable seating lighting ventilation and toilet facilities	Between Groups	137.693	3	45.898	16.038	.000 *
	Within Groups	1276.387	446	2.862		
	Total	1414.080	449			
Assignment of work load is reasonable	Between Groups	48.899	3	16.300	9.634	.000 *
	Within Groups	754.621	446	1.692		
	Total	803.520	449			
Working hours are convenient	Between Groups	53.201	3	17.734	15.004	.000 *
	Within Groups	527.119	446	1.182		
	Total	580.320	449			
Reasonable Break time during working hours	Between Groups	24.288	3	8.096	5.789	.001 *
	Within Groups	623.712	446	1.398		
	Total	648.000	449			

The table- indicates the ANOVA analysis of Educational qualification and level of satisfaction towards the working condition and its results. It is inferred from the table that the factors namely Branch has enough staff to discharge the work, Branch has comfortable seating lighting, Ventilation, and Toilet facilities, Assignment of workload is reasonable, working hours are convenient, Reasonable break time during working hours have their p-value lesser than 5 percent level of significance. Hence, it is found there is

a significant difference between educational qualification and working condition.

5. Nature of the Job and the level of satisfaction towards working condition

The following table- depicts the ANOVA analysis between Nature of the job and level of job satisfaction towards the factor 'working condition'.

ANOVA results for level of Job satisfaction on working conditions

		Sum of the Squares	d.f	Mean Squares	F-Value	Sig.
Branch has enough staff to discharge the work	Between Groups	59.982	1	59.982	34.471	.000 *
	Within Groups	779.538	448	1.740		
	Total	839.520	449			
Branch has comfortable seating lighting ventilation and toilet facilities	Between Groups	146.234	1	146.234	51.672	.000 *
	Within Groups	1267.846	448	2.830		
	Total	1414.080	449			



Assignment of work load is reasonable	Between Groups	56.866	1	56.866	34.120	.000 *
	Within Groups	746.654	448	1.667		
	Total	803.520	449			
Working hours are convenient	Between Groups	21.974	1	21.974	17.631	.000 *
	Within Groups	558.346	448	1.246		
	Total	580.320	449			
Reasonable break time during working hours	Between Groups	37.385	1	37.385	27.429	.000 *
	Within Groups	610.615	448	1.363		
	Total	648.000	449			

The table- indicates the ANOVA analysis of Nature of the job and level of satisfaction towards the working condition and its results. It is inferred from the table that the factors namely Branch has enough staff to discharge the work, Branch has comfortable seating lighting, Ventilation, and Toilet facilities, Assignment of workload is reasonable, Working hours are convenient, Reasonable break time during working hours have their p-value lesser than 5 percent level of significance. Hence, there is a significant difference

between the nature of the job and working condition.

6. Experience and the level of satisfaction towards working condition

The following table- depicts the ANOVA analysis between experience and level of job satisfaction towards the factor ‘working condition’.

ANOVA results for level of Job satisfaction on working conditions

		Sum of the Squares	d.f	Mean Squares	F-Value	Sig.
Branch has enough staff to discharge the work	Between Groups	76.256	2	38.128	22.329	.000 *
	Within Groups	763.264	447	1.708		
	Total	839.520	449			
Branch has comfortable seating lighting ventilation and toilet facilities	Between Groups	49.166	2	24.583	8.051	.000 *
	Within Groups	1364.914	447	3.053		
	Total	1414.080	449			
Assignment of work load is reasonable	Between Groups	101.006	2	50.503	32.134	.000 *
	Within Groups	702.514	447	1.572		
	Total	803.520	449			
Working hours are convenient	Between Groups	85.513	2	42.756	38.625	.000 *
	Within Groups	494.807	447	1.107		
	Total	580.320	449			
Reasonable break time during working hours	Between Groups	27.193	2	13.596	9.790	.000 *
	Within Groups	620.807	447	1.389		
	Total	648.000	449			



The table- indicates the ANOVA analysis of experience and level of satisfaction towards the working condition and its results. It is inferred from the table that the factors namely Branch has enough staff to discharge the work, Branch has comfortable seating lighting, Ventilation, and Toilet facilities, Assignment of workload is reasonable, Working hours are convenient, Reasonable break time during working hours have their p-value lesser than 5 percent level of significance. Hence, it is found there is a significant difference between Experience and working condition.

MAJOR FINDINGS

- 1 The study shows that the ANOVA analysis of Age and level of satisfaction towards the working condition and its results. It is inferred that all the selected factors namely Branch has enough staff to discharge the work, Branch has comfortable seating lighting, Ventilation, and Toilet facilities, Assignment of workload is reasonable, Working hours are convenient, Reasonable break time during working hours have their p-value lesser than 5 per cent level of significance. Hence, it is found that, there is a significant difference between Age and level of satisfaction on working condition.
- 2 The study indicates that the ANOVA analysis of Gender and level of satisfaction towards the working condition and its results. It is inferred that the factors namely Branch has enough staff to discharge the work, Branch has comfortable seating lighting, Ventilation, and Toilet facilities, Assignment of workload is reasonable, Reasonable break time during working hours have their p-value lesser than 5 percent level of significance. Therefore, it is found there is a significant difference between Gender and working condition except for convenient working hours. But, the p-value of the factor 'working hours are convenient' is more than to 0.05. Hence, there are no differences in the level of satisfaction on working hours.
- 3 It can be observed from the study that the ANOVA analysis of Marital Status and level of satisfaction towards the working condition and its results. It is inferred that the factors namely Branch has enough staff to discharge the work, Branch has comfortable seating lighting, Assignment of workload is reasonable, Working hours are convenient, Reasonable break time during working hours have their p-value lesser than 5 percent level of significance. Hence, it is found there is a significant difference between Age and working condition. Rest of the factor

namely Ventilation and Toilet facilities has its p-value greater than 5 percent level of significance and found that the null hypothesis is accepted and there is no significant difference between marital status and level of satisfaction towards working condition.

- 4 The study describes that the ANOVA analysis of Educational qualification and level of satisfaction towards the working condition and its results. It is inferred that the factors namely Branch has enough staff to discharge the work, Branch has comfortable seating lighting, Ventilation, and Toilet facilities, Assignment of workload is reasonable, Working hours are convenient, Reasonable break time during working hours have their p-value lesser than 5 percent level of significance. Hence, it is found there is a significant difference between educational qualification and working condition.
- 5 The study depicts that the ANOVA analysis of Nature of the job and level of satisfaction towards the working condition and its results. It is inferred that the factors namely Branch has enough staff to discharge the work, Branch has comfortable seating lighting, Ventilation, and Toilet facilities, Assignment of workload is reasonable, Working hours are convenient, Reasonable break time during working hours have their p-value lesser than 5 percent level of significance. Hence, there is a significant difference between the nature of the job and working condition.
- 6 The study portrays that the ANOVA analysis of experience and level of satisfaction towards the working condition and its results. It is inferred that the factors namely Branch has enough staff to discharge the work, Branch has comfortable seating lighting, Ventilation, and Toilet facilities, Assignment of workload is reasonable, Working hours are convenient, Reasonable break time during working hours have their p-value lesser than 5 percent level of significance. Hence, it is found there is a significant difference between Experience and working condition.

SUGGESTIONS

- 1 Improving working conditions relates to the improvement of safety at work, training of workers, control and improvement of machinery and tools, and to provide adequate protective equipment. As a result of these improvements, it is possible that satisfaction with working conditions of workers who work in difficult working conditions increases. In that case these workers could become equally



satisfied with working conditions as workers who work in normal working conditions which may act favourably on their overall job satisfaction as well as their performance.

- 2 It is also prudent to create a safe work environment from the start rather than waiting for someone to get hurt. Conscientious employers understand that providing a positive and healthy work environment is not just a matter of complying with the law. Keeping employees safe and satisfied also makes good sense because people are more likely to produce quality work when they feel valued.
- 3 Work flexibility offers to employees a balance between professional and personal life, leading to job satisfaction and performance, with positive consequences of the well-being of the organization. Work flexibility is very important, digital transformations and technology allowing a carrying out of activities based on an internet connection in many areas.
- 4 It is important to provide a break, employees are geared up to work again, significantly boosting their performance level. This rejuvenation enables them to complete their tasks more accurately. Increased productivity is a win-win situation for employees and organization.

REFERENCES

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