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## JOB SATISFACTION OF BANK EMPLOYEES – AN INVESTIGATION INTO THE RELATIONSHIP WITH THEIR ATTITUDE TOWARDS CHANGE

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### ABSTRACT

*Banking field is the lifeblood of the economy. It plays the major role in the financial system of the country. Since independence, banking field has been undergone tremendous changes like, nationalization, entry of private banks, computerization, net banking, core banking, and demonetization. All these changes enhance the workload of bank employees, especially in the case of latest demonetization. Bank employees are now working overtime to finish their work. Are they really satisfied with the present condition of banks? This study makes an investigation into this question. Since banking field is dynamic and ever changing, the satisfaction level of the employees largely depends upon their attitude towards the change. In this study Attitude of the employees towards change and their satisfaction level are measured in order to find out whether there exists any significant relationship between these two variables. The study conducted on 128 bank employees of State Bank of India and 101 bank employees of HDFC bank at Thrissur district and it is found out that there exists significant positive relationship between Attitude towards Change and Satisfaction level of the Bank Employees. It says that those who have positive attitude towards Change will have a better satisfaction level in their job.*

### KEYWORDS

attitude towards change, job satisfaction.

### INTRODUCTION

Man has several desires in his life. One of the major desires of the Man is to get Satisfaction. Man gets satisfaction only if he attains his needs. Man has different needs like, physiological needs. Security needs, love and affection, self-esteem needs and finally self-actualization needs. Man gets satisfaction if he realizes the above mentioned needs one by one.

In order to attain goals or needs, one has to fight with his environment in which he lives. The very basic nature of environment is that it is ever changing and dynamic. The more the environment is dynamic, the more will be the difficulty to attain needs. So the Man must have the ability to cope with the change to get satisfaction. For that, Man must show positive attitude towards change. Man has to accept the fact that change is an inevitable part of life. He/she has to view the change positively and prepare well to accept the inevitable changes that took in the environment. Then he/she can live a satisfactory life.

Banking is a field where we can see tremendous changes day by day. We have seen nationalization of banks by Smt. India Gandhi. Then we have seen computerization, net banking, and privatization of banking field and in the later days, we have seen demonetization declared by Sri. Narendra Modi. All these changes make the banking field dynamic and a tough one to be adjusted.

In this context, how many banking employees are satisfied with their job? Since the above mentioned changes have enhanced their workload, who gets more satisfaction? Whether it is connected with their attitude towards change? Such an investigation is done in this study in order to understand whether the Attitude towards Change and Job Satisfaction are related or not.

### REVIEW OF LITERATURE

The following related literatures have been gone through to make the present study a reality:

#### ATTITUDE TOWARDS CHANGE

- Akankshi Singh and Dr. R. P. Gupta, 'A research paper on the Employees Attitude towards organizational Change', 2016:** This study focuses on employee workplace and demographic predictors to know the employee attitudes and behaviours regarding organisational change. The findings indicate significant relationships between readiness for change and workplace and demographic factors. The economic and social environment is so dynamic that without adopting to such change even the most successful organization cannot survive in the changed environment. Any business in today's fast-moving environment that is looking for the pace of change to slow is likely to be sorely disappointed. In fact, businesses should embrace change. Change is important for any organization because, without change, businesses would likely lose their competitive edge and fail to meet the needs of what most hope to be a growing base of loyal customers. It is difficult for organizations to avoid change, as new ideas promote growth for them and their members. Change occurs for many reasons such as new staff roles; increases or decreases in funding; acquisition of new technology; new missions, vision or goals; and to reach new members or clients. Changes can create new opportunities, but are often met with criticism from resistant individuals within the group.
- Evelien Bulder, Individual Attitudes towards Organizational Change, The Role of Organizational Change Characteristics, Social Influence, and Personality Traits, 2014:** The results of this study suggest that the organizational change characteristics and social influence as derived from the Technology Acceptance field are very well applicable to organizational change contexts. The combination of constructs on three levels is able to (partly) explain an individual's attitude towards organizational change, as well as attitudes towards specific and general change. For change agents this means that, with the exception of the personality characteristics, there are opportunities to enhance an individual's attitude towards organizational change through 1) increasing performance expectancy, 2) lowering the effort expectancy, 3) increase the availability of support and 4) support information exchange among peers as well as between managers and their employees.

#### JOB SATISFACTION

- Mayank Singhal, 'Job satisfaction and employee loyalty: a study of academicians', 2015:** Job satisfaction & Employee Loyalty represents one of the most key challenges faced by the managers today when it comes to managing their employees. Employees are the most valuable resource for all organizations; the longer an employee works for a company the more valuable it becomes. Many researchers have been conducted in various sectors to demonstrate the impact of Job satisfaction on employee loyalty. Employee loyalty is all about employees being committed for the success of the organization with a strong belief that working with that particular organization is their best option. The aim of the study was to find the impact of job satisfaction on employee loyalty in case of academicians. This study also finds out various factors underlying job satisfaction and employee loyalty. To achieve the aim of the study questionnaire survey was used. The results show that there is no impact of job satisfaction on employee loyalty in case of academicians.
- Abdul Raziq, Raheela Maulabakhsh, 'Impact of Working Environment on Job Satisfaction', 2014:** In the modern era, organizations are facing several challenges due to the dynamic nature of the environment. One of the many challenges for a business is to satisfy its employees in order to cope up with the ever changing and evolving environment and to achieve success and remain in competition. In order to increase efficiency, effectiveness, productivity and job commitment of employees, the business must satisfy the needs of its employees by providing good working conditions. The objective of this paper is to analyze the impact of working environment on employee job satisfaction. The study employed a quantitative methodology. Data was collected through a self-administered survey questionnaire. The questionnaire is adopted from a previous validated survey. The target population consists of educational institutes, banking sector and telecommunication industry operating in the city of Quetta, Pakistan. Simple random sampling is used for collection of data from

210 employees. The results indicate a positive relationship between working environment and employee job satisfaction. The study concludes with some brief prospects that the businesses need to realize the importance of good working environment for maximizing the level of job satisfaction. This paper may benefit society by encouraging people to contribute more to their jobs and may help them in their personal growth and development. Hence, it is essential for an organization to motivate their employees to work hard for achieving the organizational goals and objectives.

3. **Jitendra Kumar Singh and Dr. Mini Jain, 'A study of employees' job satisfaction and its impact on their performance', 2013:** Happy workers are productive workers and productive workers are likely to be happy. Employee job satisfaction is essential to face the dynamic and ever-increasing challenges of maintaining productivity of the organization by keeping their workforce constantly engaged and motivated. Furthermore, environmental pressures, rising health costs and various needs of the workforce also pose a challenge for the management. This could be overcome by creating a work environment that maintains employee job satisfaction as well as motivates people towards exceptional performance at the workplace achieving work-life balance. This paper outlines the broad contours of various variables responsible for employee satisfaction and various ways by which one can maximize employee satisfaction.

**RELEVANCE OF THE STUDY**

Change has become more dynamic since new Economic Policy implemented during 1990s. Moreover, new government policies like demonetization, labour reforms, etc. has made banking field more uncertain and risky. It is assumed that only those people who have a positive attitude towards change can have job satisfaction. As satisfaction is more important than anything else in the world, an investigation is relevant to understand how far Attitude towards Change and Job Satisfaction are related.

**STATEMENT OF THE PROBLEM**

Here in this study, an investigation is done to find out whether Attitude towards Change and Job Satisfaction are associated among the bank employees of Thrissur district. It also determines whether there exists any difference between Male staff and Female Staff and Nationalized Bank Employees and Private bank employees with regard to Job Satisfaction and Attitude towards Change.

**OBJECTIVES OF THE STUDY**

- 1) To determine whether there exists any significant relationship between Attitude towards Change and Job Satisfaction among the bank employees of Thrissur district.
- 2) To know whether there exists significant difference in Attitude towards Change between staffs of Nationalized Banks and Private Banks.
- 3) To know whether there exists significant difference in Job Satisfaction between staffs of Nationalized Banks and Private Banks.

**HYPOTHESIS**

To accomplish the objectives of the study following hypothesis have been developed.

1. There is no significant relationship between Attitude towards Change and Job Satisfaction among the bank employees of Thrissur district.
2. There exists no significant difference in Attitude towards Change between staffs of Nationalized Banks and Private Banks.
3. There exists no significant difference in Job Satisfaction between staffs of Nationalized Banks and Private Banks.

**METHODOLOGY AND DATA**

The study used a descriptive and analytical research based on both primary and secondary data. The primary data necessary for the study has been collected from 229 respondents, which comprises of 128 State Bank Employees and 101 Private Bank Employees (HDFC). This study was conducted by using standardized tools for measuring Attitude towards Change and Job Satisfaction. The secondary data has been collected from the books, journals, websites etc. The tools for analysis employed consist of mean, standard deviation, T-Test and Karl Pearson's Coefficient of Correlation.

**RESULTS AND DISCUSSION**

**TABLE 1: DESCRIPTIVE STATISTICS**

Sl no	Variables	Mean		Std deviation		Min	Max
		SBI	HDFC	SBI	HDFC		
1	Attitude towards Change	54.14	57.45	9.25	10.36	16	80
2	Job Satisfaction	11.85	10.44	2.11	2.65	5	20

Source: Primary Data

**Test of Significance of Difference between the Mean Score of Attitude towards Change of SBI Employees and HDFC Employees using T-Test**

**TABLE 2**

Sample	Mean	Standard Deviation	n	Level of Significance	t-value
SBI Employees	54.14	9.25		0.05	1.52
HDFC Employees	56.14	10.36			

Calculated value of t-test is 1.52 which is less than the table value at 5% Level of Significance, i.e., 1.984. So the null hypothesis is accepted and concluded that *there exists no significant difference between SBI Employees and HDFC Employees with regard to Attitude towards Change.*

**Test of Significance of Difference between the Mean Score of Job Satisfaction of SBI Employees and HDFC Employees using T-Test**

**TABLE 3**

Sample	Mean	Standard Deviation	n	Level of Significance	t-value
SBI Employees	11.45	2.38	128	0.05	1.68
HDFC Employees	11.99	2.44	101		

Calculated value of t-test is 1.68 which is less than the table value at 5% Level of Significance, i.e., 1.984. So the null hypothesis is accepted and concluded that *there exists no significant difference between SBI Employees and HDFC Employees with regard to Job Satisfaction.*

**Test of Significance of Relationship between Attitude towards Change and Job Satisfaction using Karl Pearson's Coefficient of Correlation**

**TABLE 4**

Coefficient of Correlation (r)	N	Level of Significance	Degree of Freedom	Critical Value
0.11	229	0.05	227	0.087

Coefficient of correlation is 0.11 which is more than the critical value at 5% Level of Significance, which means that Attitude towards Change and Job Satisfaction are positively correlated and the correlation is significant. So the null hypotheses is rejected and concluded that *there exist significant relationship between Attitude towards Change and Job Satisfaction among the bank employees of Thrissur district.*

**FINDINGS OF THE STUDY**

1. There is significant relationship between Attitude towards Change and Job Satisfaction,
2. There exists no significant difference in Attitude towards Change between SBI Bank Employees and HDFC Bank Employees,
3. There exists no significant difference in Job Satisfaction between SBI Bank Employees and HDFC Bank Employees.

**CONCLUSION**

In this paper, the investigator tried to find out whether there exists significant relationship between Attitude towards Change and Job Satisfaction among Bank Employees of Thrissur District. It is found that, there is significant relationship between these two variables. This shows that those who have high positive attitude towards change have high Job Satisfaction. Like that, a comparative study between SBI Bank Employees (Nationalized) and HDFC Bank Employees (Private Bank) reveals that there is no significant difference between these two types of employees with respect to two variables under study.

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