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A STUDY ON EMPLOYEE JOB SATISFACTION IN WITH REFERENCE TO KERALA GRAMIN BANK, THRISSUR DISTRICT

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ABSTRACT

The banking sector plays a vital role in the economic development of a country. Among these Kerala Gramin Bank is one of the fastest growing regional rural bank (RRB) in Kerala. Job satisfaction is a general attitude towards one's job, the difference between the amount of reward workers receive and the amount they believe they should receive. Employee is a back bone of every organization, without employee no work can be done. So this study attempts to evaluate job satisfaction of employees in KGB in Thrissur district. It focuses on the employee job satisfaction level in KGB. It also investigates the factors influencing employee job satisfaction and provides suggestions for further progression. The study was mainly concentrated on primary data, which is collected through structured questionnaire from a sample of 40 employees in KGB. Percentage analysis and liker scale are used as a tools for the study. The results show that the employees of KGB in Thrssur district are satisfied with their work and organization. The major factor behind this employee satisfaction is good pay system. Employee satisfaction can improve service quality and increase employee satisfaction.

KEYWORDS

job satisfaction, motivation.

INTRODUCTION

Job satisfaction refers to person's feeling of satisfaction on the job, which act as a motivation to work. Job satisfaction is the collection of tasks and responsibilities regularly assigned to one person, while a job is a group of positions, which involves essentially the same duties, responsibility, skill and knowledge. Job satisfaction has some relation with the mental health of the people. It spreads the goodwill of the organisation. Job satisfaction reduces absenteeism, labour turnover and accidents. Job satisfaction increases employee's morale, productivity, etc. job satisfaction creates innovative ideas among the employees. Individuals may become more loyal towards the organisation. Employees will be more satisfied if they get what they expected, job satisfaction relates to inner feeling of workers. Naturally it is the satisfied worker who shows the maximum effectiveness and efficiency in his work. Most people generalize that workers are concerned more about pay rather than other factors which also affects their level of satisfaction, such as canteen facilities, bonus, working conditions, etc. these conditions are less signifiants when compared to pay.

Kerala Gramin Bank (KGB) is a regional rural bank (RRB) formed on 08-07-2013. The bank was formed by amalgamating the two RRBs of Kerala namely South Malabar Gramin Bank and North Malabar Gramin Bank through a notification by the government of India. The head office of KGB is at Malappuram and the sponsor bank is Canara Bank. The Bank has a well dedicated team of 3400 odd staff members. Is is having dominant presence in all the 14 districts of Kerala State and is the only RRB in the state.

WAYS FOR IMPROVING EMPLOYEE SATISFACTION

FIG. 1



OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

1. To assess the employees job satisfaction level in KGB.
2. To identify the factors, influence the job satisfaction of employees.
3. To identify the factors improves the satisfaction level of employees.

SCOPE OF THE STUDY

This study emphasis in the following scope:

- To identify the employees level of satisfaction upon that job.
- This study is helpful to KGB for conducting further research.
- It is helpful to identify the employer's level of satisfaction towards welfare measures.
- This study is helpful to the KGB for identifying the area of dissatisfaction of job of the employees.
- This study helps to make a managerial decision to the company.

RESEARCH METHODOLOGY

Primary data: The primary data was collected from the respondents by administering a structured questionnaire and also through observation.

Secondary data: Apart from primary data collected, the data collected through text books, the records of KGB, journals from the library, academic reports and internet is used for the study.

SAMPLING

Sampling area: The research was conducted at KGB, in Thrissur district.

Sampling population: There are totally 175 employees working in KGB, in Thrissur district.

Sample size: Out of the total strength the sample taken amongst workers.i.e., 40 respondents.

Sample method: The researcher was made by the survey in accordance to the convenience of the employees. So the sample technique is convenient sampling.

TOOLS USED FOR ANALYSIS

Contact instrument: A structured closed-end Questionnaire is used and the type of questions are dichotomous and likert scale.

Contact method: The research was conducted by using contact instruments like Questionnaire, interview and observation.

Data analysis techniques: The data is analyzed through simple analysis technique. The data tool is percentage method. Percentage method is used in making comparison between two or sense of data. This method is used to describe relationship.

Percentage of respondent = No. of Respondents/ Total no. of respondents X 100

LIMITATIONS OF THE STUDY

- The survey is subjected to the bias and prejudices of the respondents. Hence 100% accuracy can't be assured.
- The researcher was carried out in a short span of time, where in the research could not widen the study.

DATA ANALYSIS AND INTERPRETATION

The data after collection is to be processed and analyzed in accordance with the outline and down for the purpose at the time of developing research plan.

TABLE 1.1: SHOWING EMPLOYEE JOB SATISFACTION LEVEL AT WORK

Degree	No. of respondents	Percentage of respondents
Highly satisfied	8	20%
Satisfied	18	45%
Neutral	12	30%
Unsatisfied	2	5%
Highly unsatisfied	0	0%
Total	40	100

(Primary survey data)

FIGURE 1.1: SHOWING EMPLOYEE JOB SATISFACTION LEVEL AT WORK



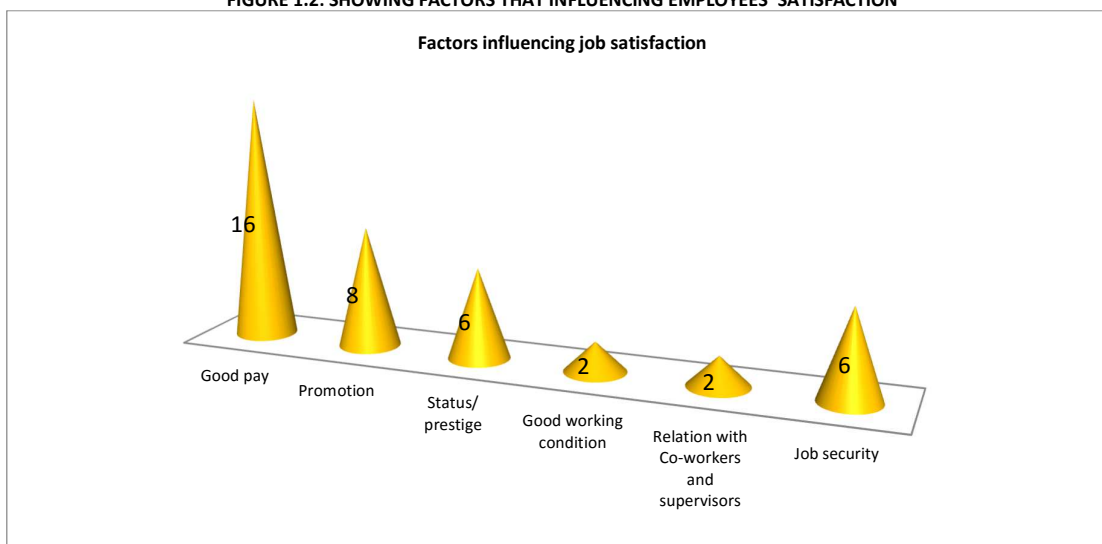
Interpretation: Maximum numbers (18) of respondents are satisfied with their job. Only 5% of the respondents are unsatisfied. So it is clear shows that employees of KGB are satisfied with their present job.

TABLE 1.2 SHOWING FACTORS THAT INFLUENCING EMPLOYEES' SATISFACTION

Responses	No. of respondents	Percentage of respondents
Good pay	16	40%
Promotion	8	20%
Status/ prestige	6	15%
Good working condition	2	5%
Relation with Co-workers and supervisors	2	5%
Job security	6	15%
Total	40	100

(Primary survey data)

FIGURE 1.2: SHOWING FACTORS THAT INFLUENCING EMPLOYEES' SATISFACTION



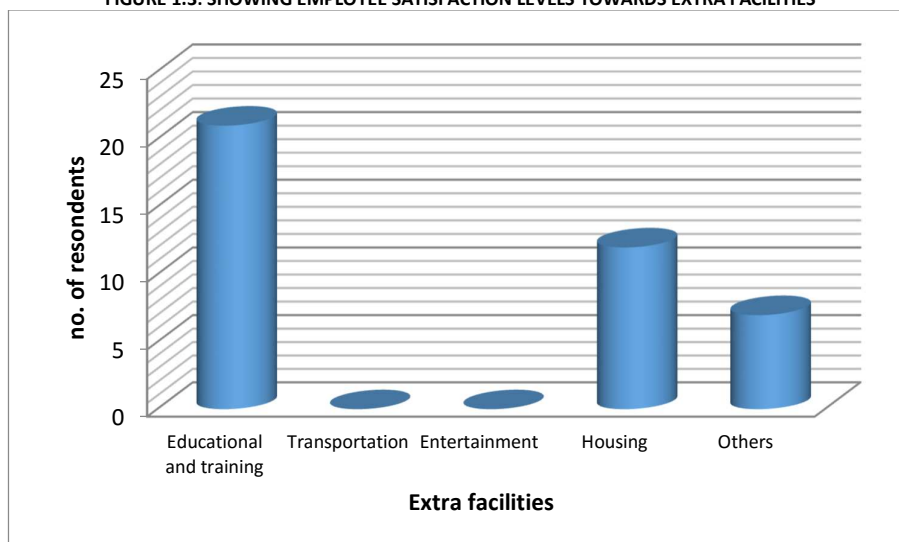
Interpretation: Most of the respondents are influenced by the good pay system of KGB. Promotion is the other factor, which influenced the job satisfaction.

TABLE 1.3: SHOWING EMPLOYEE SATISFACTION LEVELS TOWARDS EXTRA FACILITIES

Measures	No. of satisfied respondents	Percentage of respondents
Educational and training	21	52.5%
Transportation	0	0
Entertainment	0	0
Housing	12	30%
Medical facilities	7	17.5%
Total	40	100

(Primary survey data)

FIGURE 1.3: SHOWING EMPLOYEE SATISFACTION LEVELS TOWARDS EXTRA FACILITIES



Interpretation: Most of the respondents are satisfied with the education and training programmes, but the employee satisfaction with transportation facilities and entertainment is very low.

FINDINGS

- Majority of the employees are satisfied with present job.
- Employees are satisfied with good pay as the key motivating factor for work efficiency.
- Employees are satisfied with salary offerings at KGB.
- Majority of the respondents don't have other sources of income.
- Majority of the employees are satisfied with employment conditions prevailing in the bank.
- Majority of the respondents are not satisfied with promotion and transfer policy.
- Employees are satisfied with the working hours at KGB.
- Majority of the respondents are satisfied with the educational and training facilities.
- Employees feel that they require transportation and entertainment facilities more than educational and training programmes.

SUGGESTIONS

- Attractive monetary schemes would activate employees and increase individualistic work efficiency.

- The mutual cooperation between employees at work place is very important to carry out the work at right time, so the organization should take necessary steps to improve effective communication.
- Extra activities such as transportation and entertainment facilities will help to enhance employee satisfaction towards job.
- Systematic planning reduces hurdles at work place and it ensures smooth flow of work.

CONCLUSION

From the analysis I conclude that the job provides the opportunity to the employees to exercise their skills at work place. Number of employees accepted that at times there is a considerable flexibility in co-coordinating with work and they are satisfied with the existing inter personal communication. In KGB they follow systematic planning and review process to evaluate the performance of employee.

From analysis it was also observed that, there is a scope for the improvement of extra activities such as transportation and entertainment facilities in KGB. Salary package would hike so that it can be create drastic increase in satisfaction.

Finally, I would like to conclude that the employees of KGB in Thrssur district are satisfied with their work and organization. Employee satisfaction can improve service quality and increase employee satisfaction.

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With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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