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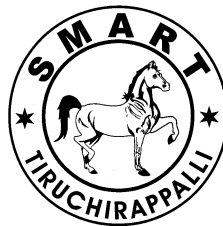
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# A STUDY ON PERCEPTION, ASPIRATION AND JOB CHARACTERISTICS OF THE EMPLOYEES IN PRIVATE SECTOR BANKS IN SIVAGANGAI DISTRICT OF TAMIL NADU

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## **Abstract**

*The study attempts to analyse the perceived and aspired job characteristics in relation to the job satisfaction of the employees of private sector banks in Sivagangai District of Tamil Nadu and to compute the difference between the perception and aspiration of job characteristics. Data were collected from a sample of 100 employees, comprising 21 officers and 79 clerks. The employee-respondents were selected at random from 5 private sector banks, having 31 branches. The result revealed that the perception of the job characteristics relating to employee-respondents shows an upswing in favour of job security, work environment and recognition. The employee-respondents aspire more for job security, recognition and job itself. They expressed dissatisfaction in relation to job itself.*

## **Introduction**

Satisfaction of the employees in their job is of paramount importance in determining the success with which any organisation functions. Job satisfaction depicts the state of mind of an employee at a particular point of time, that is, whether or not he is satisfied with his job (Sarkar and Das, 1999). Banking industry thrives on the quality of its staff and therefore they would need to be suitably trained and kept motivated to be able to deliver the best (Kumar, 1999). The progress of an organisation depends upon the worker's attitude towards the organization in which he is working. The organisation prospers if the workers' involvement and satisfaction are high (Venkatachalam and Sivasankara Reddy, 1996). Banks play a vital role in the modern economy. Commercial banking is of special importance for the economic growth of developing countries. It serves the community in several ways. The utility of modern banking to the community is so enormous that one cannot forget the inconvenience if banks are closed even for a day (Balu, 1999). Job satisfaction is defined as an individual's general attitude towards his job. A person with

a high level of job satisfaction holds positive attitudes toward the job, while a person who is dissatisfied with his job holds negative attitudes about the job (Stephen P. Robbins, 1998).

Several researches have been conducted in this field. Mohamed Mosharraf Hossain (2000) found in his study that the public sector bank employees in Bangladesh were in a better position in terms of their job satisfaction than their counterparts in private sector banks and the executives were more satisfied than the non-executives. Employees of banks were highly dissatisfied with salary, lack of fair promotional opportunity, low job status and absence of recognition of good work. Nazir A. Nazir (1998) in his study found that 76 per cent of clerks in banks were satisfied and 24 per cent of them were dissatisfied.

## **The Present Study**

In this study, an attempt has been made to measure the perceived and aspired job characteristics in relation to the job satisfaction of the employees of private sector banks in Sivagangai District of Tamil Nadu and to compute the difference between the perception

and aspiration of job characteristics. The differences are calculated by subtracting the scores of perception from those of aspiration. The difference is described as deficiency. The greater the difference, greater the dissatisfaction and vice versa.

In order to facilitate such an analysis, twelve job characteristics relating to bank jobs have been identified. They are the job itself, use of skill, responsibility, job security, advancement, recognition, social values, work environment, 'salaries and other benefits', transfer policy, modernisation and interpersonal relationship.

#### **Methodology-Sample**

The sample of the study consisted of 100 employees, comprising 21 officers and 79 clerks, of private sector banks in Sivagangai District. The researcher selected the employee – respondents at random from 5 private sector banks, having 31 branches.

#### **Measuring Tools**

A structured interview schedule was used to collect data. To compute the deficiency, arithmetic mean was used and to test the mean difference of the perceived deficiency of job characteristics, the t-test was applied.

#### **Results and Discussion Analysis of Perception**

The ranks of perceived job characteristics of the employees of private sector banks are shown in Table- 1

Job security occupies the first rank in the generation of job satisfaction of the employees of private sector banks. The second rank in this context goes to work environment and the third rank to recognition.

#### **Analysis of Aspiration**

The aspirations of employee-respondents in terms of job characteristics are measured by asking them to identify the job characteristics relating to what they aspired for and assign them ranks as weightages. The rank order is furnished in Table -2

Table -2 shows the rank order relating to aspirational levels of the employee – respondents of private sector banks. Job security is the most aspired job characteristic for the employees of private sector banks. While it occupies the first rank, the second rank goes to recognition and the third, to job itself.

#### **Analysis of Perceived Deficiency**

The computed data relating to differences in the perceived levels of job satisfaction and the aspired levels of job satisfaction of the employee-respondents of private sector banks are furnished in Table-3.

It is inferred from Table-3 that according to the level of mean differences, the employees of private sector banks seem to enjoy immense job satisfaction on the following job characteristics: work environment, transfer policy, advancement, job security, use of skill, 'salaries and other benefits' and social values.

Dissatisfaction is found in the job itself because the perceived deficiency of the employees of private sector banks is in the job characteristic namely, the job itself.

#### **Conclusion**

The following conclusions emerge from the findings of the present study.

1. The perception of the job characteristics relating to employee-respondents of private sector banks reveals an upswing in favour of job security, work environment and recognition.

2. The employee-respondents of private sector banks aspire more for job security, recognition and job itself.

3. The employee-respondents of private sector banks expressed dissatisfaction in relation to job itself.

On analysing the reasons for perceived deficiency in the job characteristic called the job itself, the main cause is over-burden of work due to shortage of number of employees required for carrying out the workload. The remedy lies in the appointment of adequate number of employees. Monotony will set in if the employees are made to work for a long period in the same job and at the same desk. Right changes in the job content \ job rotation will impart new energy to the employees and it will generate more job satisfaction. If a well – planned training is given to the new entrants, it will go a long way in generating higher levels of job satisfaction.

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**Table-1**  
**Perceived Job Characteristics of Employees of Private Sector Banks:**

S.No.	Job Characteristics	Score	Rank	Mean
1.	Job Security	476	1	4.76
2.	Work Environment	432	2	4.32
3.	Recognition	410	3	4.10
4.	Interpersonal Relationship	363	6	3.63
5.	Job Itself	346	8	3.46
6.	Modernisation	372	5	3.72
7.	Social Values	396	4	3.96
8.	Use of Skill	348	7	3.48
9.	Responsibility	336	9	3.36
10.	Salaries and other benefits	331	10	3.31
11.	Transfer Policy	311	12	3.11
12.	Advancement	328	11	3.28

Source: Primary Data

**Table -2**  
**Aspired Job Characteristics of Employees of Private Sector Banks:**

S.No.	Job Characteristics	Score	Rank	Mean
1.	Job Security	496	1	4.96
2.	Recognition	488	2	4.88
3.	Job Itself	482	3	4.82
4.	Work Environment	442	4	4.42
5.	Modernisation	398	6.5	3.98
6.	Interpersonal Relationship	398	6.5	3.98
7.	Use of Skill	368	9	3.68
8.	Responsibility	394	8	3.94
9.	Social Values	418	5	4.18
10.	Advancement	340	11	3.40
11.	Salaries and Other Benefits	352	10	3.52
12.	Transfer Policy	322	12	3.22

Source: Primary Data

**Table-3**  
**Perceived Deficiencies of Employees of Private Sector Banks:**

S.No.	Job Characteristics	Mean Differences	S.D.
1.	Job Security	0.20	2.98
2.	Recognition	0.78	1.32
3.	Job Itself	1.36	2.72
4.	Work Environment	0.10	6.18
5.	Modernisation	0.26	1.16
6.	Interpersonal Relationship	0.35	6.11
7.	Use of Skill	0.20	1.68
8.	Responsibility	0.58	4.15
9.	Social Values	0.22	5.13
10.	Advancement	0.12	2.67
11.	Salaries and Other Benefits	0.21	0.62
12.	Transfer Policy	0.11	6.32

Source: Primary Data