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 on 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 costal 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 costal 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., costal 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 costal Andhra Pradesh.

**HYPOTHESIS**

H₀: 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  | 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 percent of the total sample. The category 31 – 40 years comprises 24 percent and the category of age between 41-50 years has the lower sample of 20 percent in it.

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

| 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                | 08.4       |
| 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.

| 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 |        |         |       |

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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’.

| Factor                                                                 | Sum of 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 ventiliation 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’.

| Factor                                                                 | Sum of 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                            | Between Groups |      |              | .380    | .538 |
|                                                                         | 1.197          | 1    | 1.197        |         |      |
|                                                                         | Within Groups  | 1412.883 | 448 | 3.154       |         |      |
|                                                                         | Total          | 1414.080 | 449  |             |         |      |
| Assignment of workload 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

| Condition                                                                 | Sum of 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 workload 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

| Condition                                                                 | Sum of 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 |              |         |      |
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’.

| Nature of the job / Working condition | 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 | | |
| 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 | | |
| Within Groups | 1364.914 | 447 | 3.053 | | |
| Total | 1414.080 | 449 | | | |
| Assignment of workload is reasonable | | | | | |
| Between Groups | 101.006 | 2 | 50.503 | | |
| Within Groups | 702.514 | 447 | 1.572 | | |
| Total | 803.520 | 449 | | | |
| Working hours are convenient | | | | | |
| Between Groups | 85.513 | 2 | 42.756 | | |
| Within Groups | 494.807 | 447 | 1.107 | | |
| Total | 580.320 | 449 | | | |
| Reasonable break time during working hours | | | | | |
| Between Groups | 27.193 | 2 | 13.596 | | |
| Within Groups | 620.807 | 447 | 1.389 | | |
| Total | 648.000 | 449 | | | |

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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 percent level of significance. Hence, it is found that there is a significant difference between Age and level of satisfaction on 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 percent 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 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 factors 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.

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