



Comparative Analysis of Job Satisfaction among Female Bank officers of Bank of Baroda and State Bank of India in Bhopal

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ABSTRACT:

This paper explores the perception of job satisfaction among female bank officers employed in the two Public Sector Banks specifically the State Bank of India (SBI) and Bank of Baroda (BOB) in Bhopal City. The study aims to measure the level of job satisfaction among female bankers and recognize the essential factors contributing to their job satisfaction. The study emphasizes understanding female officers' exclusive requirements and challenges in the banking sector. To attain these objectives, data were collected from 120 female bank officers working in two Public Sector Banks, BOB, and SBI, in Bhopal City through a standardized questionnaire. The survey questionnaire includes items to assess various aspects of job satisfaction; Questions consider delight in the areas of recognition for the duties performed, Close with the people at work, Pride towards the organization, pay, job security, Management Concern, Impact of the healthy job, Skill utilization, Superior subordinate relationship. Quantitative data was organized and analysed using SPSS version 29.0. The study's findings identify the key factors that significantly influence the job satisfaction of female officers and reveal the level of satisfaction among them. The results provide valuable insights for bank management to improve job satisfaction and create favourable work conditions for female bank officers to promote gender equality.

1. Introduction

The banking sector in India has perceived substantial growth and revolution in recent decades. With the government's prominence on financial inclusion and expanding banking services in rural and urban areas, the sector has experienced a considerable increase in female employees. An increase in women's workforce in the banking sector has been seen as a positive step toward gender equality and empowerment. Identifying their challenges and the opportunity for improving the job satisfaction level of female bankers is pertinent.

Job satisfaction is a substantial feature that influences an individual's competence at the workplace, obligation towards the organization, and well-being. In recent years, researchers focused on studying the factors contributing to job satisfaction, primarily in the context of gender and sector-specific challenges.

This research aims to investigate the job satisfaction perception among female bank officers in Public Sector Banks, with particular reference to Bhopal City.

Bhopal, the state capital, is an important banking and financial services centre. Investigating job satisfaction perception among female bank officers in the Public Sector Banks within Bhopal City is crucial for two reasons; Firstly, it allows us to understand the factors influencing job satisfaction among female bank officers in a specific geographical context. Secondly, it provides insights into the challenges female officers face in the banking sector, which can be used to develop strategies for enhancing job satisfaction and creating a conducive work environment.

Previous research on job satisfaction has identified various factors contributing to an individual's overall job satisfaction. These factors can broadly be categorized into two main dimensions: internal and external. Internal factors include job autonomy, task variety, opportunities for growth and development, recognition, and job significance. External factors, on the other hand, comprise compensation, benefits, work-life balance, organizational culture, and social support. Although these factors impact male and female officers



equally, it is essential to discover if female bank officers face specific challenges such as gender prejudice, stereotypes, unsatisfactory opportunities for promotion, and work-life imbalance issues. These challenges directly impact the job satisfaction levels of female bank officers. Therefore, understanding the specific factors persuading job satisfaction among female bank officers in the Bhopal City Public Sector Banks is crucial to addressing the existing gender disparities and promoting a more inclusive and supportive work environment.

This study aims to explore the presence and extent of job satisfaction among female bank officers employed in the Public Sector Banks located in Bhopal City. The presence of Job satisfaction may be examined through several techniques, for the current study survey method is applied. Thus, data has been gathered through a standardized structured questionnaire. Questions are designed to assess satisfaction in the areas of recognition for the duties performed, Close with the people at work, Pride towards the organization, job security, pay, Management Concern, Impact of the healthy job, Skill utilization, Superior subordinate relationship, and job gives me Pride.

2. Research Gap Identified

Job satisfaction is a crucial factor in organizational effectiveness and employee well-being. Numerous studies have explored various factors contributing to job satisfaction across different industries, and several researchers have investigated the determinants of job satisfaction among bank employees. Study also focuses on female bankers, but in the research, the potential respondents are female bank officers of Public Sector Banks.

3. Review of Related Literature

Haerani, Nurdjannah, Fatmawati, and Tangkeallo (2023). Work-life balance is a critical issue organization face, particularly female employees. This research explores the relationship between job satisfaction, work-life balance, and the performance of female employees. The qualitative research method relied on a comprehensive literature review from reputed journals.

The research findings reveal the significant impact of work-life balance on employee performance and job satisfaction. Analysing female employees across various organizational contexts highlights the importance of work-life balance in cultivating enhanced job satisfaction, ultimately leading to improved overall performance.

When appropriately addressed, the nature and characteristics of female employees offer substantial benefits to organizations. Although achieving work-life balance and job satisfaction requires consistent efforts and ongoing reassessment, it is not impossible. Work can sometimes dominate individuals' lives, and workplace stress stems from various causes, making it impossible to eliminate them. Nevertheless, stress can also yield positive outcomes by motivating and refreshing individuals, enabling them to achieve more. The crucial thing is the individual's ability to cope with stress in an effective manner.

Both public and private sectors may play a significant role in supporting working women by implementing strategies to control major stressors in the workplace. Changes in the job satisfaction determinants also influence the overall satisfaction level. Therefore, work-life balance and job satisfaction should be essential considerations while implementing policies and initiatives to address these issues for employees.

The findings of this paper serve as a valuable reference for companies seeking to improve work-life balance for female employees, eventually enhancing performance and employee commitment for both individuals and the organization as a whole. Organizations must recognize the significance of job satisfaction and work-life balance as crucial factors in shaping policies that cater to their employees' needs. Future research should explore a diverse range of employee characteristics to comprehensively understand the association between work-life balance, job satisfaction, and performance.

Prasad and Vaidya (2018) study explore the relationship between work relate stress, coping strategies, and job performance, particularly considering length of service. Occupational stress is known to impact job performance negatively. The research focuses on the effectiveness of different coping mechanisms in alleviating stress. This study contributes valuable insights into how occupational stress affects



job performance, especially concerning employees with varying lengths of service.

Khalilur, Swarna & Darda (2017) performed a study on 100 female bankers serving established private sector banks in Bangladesh. The most common or generalized statement derived from the research is that female bankers are not satisfied with their jobs. A list of variables affecting job satisfaction is also presented as a research outcome.

Karim, Islam, and Mahmud (2014) Executed a study measuring the job satisfaction of Janata Bank Limited employees, a state-owned bank. Research proves that the superior's behavior, the organization's career plan, and the promotional policy have a significant bearing on the bankers' job satisfaction.

Chahal, A., Chahal, S., Chowdhary, B., & Chahal, J. (2013) This literature review explores the degree of job satisfaction among Canara Bank personnel in the Delhi NCR region while identifying the factors influencing their satisfaction. Job satisfaction is defined as the positive feelings' individuals have towards their jobs, and it plays a crucial role in motivating employees and enhancing productivity. Critical contributors to job satisfaction include competitive compensation, adept performance appraisal systems, harmonious relationships with management and colleagues, robust training and developmental initiatives, manageable workloads, and judiciously structured working hours. Organizations must understand these factors to foster a positive work environment and elevating employee morale and performance.

Kodikal and P. P. (2012) discuss job satisfaction in the banking sector for women and give us essential information about how happy women are with their jobs. The report compares different things to understand what makes women feel satisfied at work. This helps companies figure out how to make their female employees happier and want to stay in their jobs in the banking industry.

4. Objective

The research is intended to evaluate the perception of job satisfaction amongst female bank officers serving the Public Sector Banks of India. The following specific objectives are formulated for the research:

1. To identify the demographic factors that affects job satisfaction of BOB and SBI female officers in Bhopal.
2. To identify the level of job satisfaction between BOB and SBI female officers.

5. Hypothesis

H01: There will be no difference in the realization of job satisfaction concerning the demographic variables.

H01.1: There will be no difference in the realization of job satisfaction concerning the scale of female officers in the public sector bank.

H01.2: There will be no difference in the realization of job satisfaction concerning the years of experience of the female officers in the public sector bank.

H01.3: There will be no difference in the realization of job satisfaction concerning the office Type of the female officers in the public sector bank.

H01.4: There will be no difference in the realization of job satisfaction concerning the marital status of the female officers in the public sector bank.

H02: There will be no difference in the realization of job satisfaction concerning the female bank officers serving in Bank of Baroda and State Bank of India.

6. Research Methodology

Research Design: The research follows a quantitative approach to gather numerical data and analyze it statistically. It aims to investigate the insight of job satisfaction among female bank officers serving in Public Sector Banks in Bhopal City.

Target Population: The target population comprises female bank officers employed in the Bank of Baroda and State Bank of India, which are two leading Public Sector Banks operating in Bhopal City.

Sampling Technique: The study will utilize a representative random sampling technique, ensuring that the selected sample accurately reflects the broader target population.

Sample Size: 120

Data Collection: Data were collected using a structured questionnaire based on Macdonald and Macintyre's (1997) validated scale. This approach ensures data



reliability and validity. The questionnaire was administered to participants for data collection, maintaining consistency with prior studies.

Data Analysis: Non-parametric tests, specifically the Kruskal-Wallis and Mann-Whitney U tests, were applied to compare differences in job satisfaction perception among the bank officers. These tests are suitable for analysing non-normally distributed or ordinal data.

7. Data Analysis

Table 1 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
.859	.850	10

It is observed in Table 1 above that the value of Cronbach's alpha is .859 (more than a significant level of 0.7), which is considered good, thus suggesting that the considered scale is reliable.

Table 2 Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Job Satisfaction Total	.432	120	.001	.651	120	.001
a. Lilliefors Significance Correction						

The information provided in Table 2 indicates that, for the dependent variable "Job Satisfaction," the significance value obtained from the Shapiro-Wilk Test is less than 0.05. This result implies that the data follows non normal distribution. Therefore, it is suitable to use non-parametric tests to analyse this data.

H01: There will be no difference in the realization of job satisfaction concerning the demographic variables.

H01.1: There will be no difference in the realization of job satisfaction concerning the scale of female officers in the public sector bank.

Table 3.1 Descriptive Statistics Ranks

	Officer Scale	N	Mean Rank
Job Satisfaction Total	Junior Management (Scale-I)	72	65.01
	Middle Management (Scale-II and Scale III)	30	56.58
	Senior Management (Scale IV and Above)	18	48.97
	Total	120	

Table 3.2 Kruskal-Wallis Test

	Officer Scale	N	Mean Rank
Job Satisfaction Total	Junior Management (Scale-I)	72	65.01
	Middle Management (Scale-II and Scale III)	30	56.58
	Senior Management (Scale IV and Above)	18	48.97
	Total	120	



Test Statistics	
	Job Satisfaction Total
Chi-Square	5.336
df	2
Asymp. Sig.	.069
a. Kruskal Wallis Test	
b. Grouping Variable: Officer Scale	

From Table 3.2, it is evident that the significance value is .069, greater than .05 thus, Accepting the Null Hypothesis.

H01.2: There will be no difference in the realization of job satisfaction concerning the years of experience of the female officers in the public sector bank.

Table 4.1 Kruskal-Wallis Test

	Work Experience	N	Mean Rank
Job Satisfaction Total	Up to 5 Years	29	59.72
	More than 5 Years and upto 10 Years	47	67.50
	More than 10 Years and upto 15 Years	23	58.61
	More than 15 Years and upto 20 Years	9	42.00
	More than 20 Years	12	52.46
	Total	120	

Table 4.2 Test Statistics

	Job Satisfaction
Chi-Square	7.733
df	4
Asymp. Sig.	.102
a. Kruskal Wallis Test	
b. Grouping Variable: Work Experience	

Table 4.2 shows that the significance value is 0.102, which is greater than 0.05. thus, Accepting the Null Hypothesis.

H01.3: There will be no difference in the realization of job satisfaction concerning the office Type of the female officers in the public sector bank.

**Table 5.1** Ranks

	Office Type	N	Mean Rank
Job Satisfaction	Branch	97	61.05
	Admin Office	18	58.67
	Training System	5	56.50
	Total	120	

Table 5.2 Test Statistics

	Job Satisfaction
Chi-Square	.209
df	2
Asymp. Sig.	.901
a. Kruskal Wallis Test	
b. Grouping Variable: Office Type	

Table 5.2 shows a significance value of 0.901, which is greater than 0.05. thus Accepting the Null Hypothesis

H01.4: There will be no difference in the realization of job satisfaction concerning the marital status of the female officers in the public sector bank.

Table 6.1 Ranks

	Marital Status	N	Mean Rank	Sum of Ranks
Job Satisfaction	Unmarried	26	52.19	1357.00
	Married	94	62.80	5903.00
	Total	120		

Table 6.2 Test Statistics

	Job Satisfaction Total
Mann-Whitney U	1.006
Wilcoxon W	1.357
Z	-1.682
Asymp. Sig. (2-tailed)	.093
a. Grouping Variable: Marital Status	

Based on the information in Table 6.2, no significant difference is observed in the perception of female bank officers serving in SBI and Bank of Baroda. The p-value 0.093 is more than the significance level of 0.05. thus, Accepting the Null Hypothesis.

H02: There will be no difference in the realization of job satisfaction concerning the female bank officers serving in Bank of Baroda and State Bank of India.

Table 7.1 Ranks

	Bank	N	Mean Rank	Sum of Ranks
Job Satisfaction	Bank of Baroda	57	56.69	3231.50
	State Bank of India	44	43.62	1919.50
	Total	101		

Table 7.2 Mann-Whitney Test

	Job Satisfactions
Mann-Whitney U	929.500
Wilcoxon W	1919.500
Z	-2.595
Asymp. Sig. (2-tailed)	.009
a. Grouping Variable: Bank	



Based on the information provided in Table 7.2, a significant difference is observed in the perception of job satisfaction among female bank officers serving in

the Bank of Baroda and State Bank of India. The p-value of 0.009 is less than the significance level of 0.05. Therefore, the null hypothesis is rejected.

8. Result and Discussion

S. No.	Hypothesis	Chi-Square	Result
1.1	There will be no difference in the realization of job satisfaction concerning the scale of female officers in the public sector bank.	5.336	Accepted
1.2	There will be no difference in the realization of job satisfaction concerning the years of experience of the female officers in the public sector bank.	7.733	Accepted
1.3	There will be no difference in the realization of job satisfaction concerning the office Type of the female officers in the public sector bank.	.209	Accepted
1.4	There will be no difference in the realization of job satisfaction concerning the marital status of the female officers in the public sector bank.	Mann-Whitney U value is 1.006	Accepted
2	There will be no difference in the realization of job satisfaction concerning the female bank officers serving in Bank of Baroda and State Bank of India.	Mann-Whitney U value is 929.500	Rejected

Level of job satisfaction among the female officers serving to the bank of Baroda is higher than officers serving in SBI (refer table 7.1).

9. Future Scope of The Study

However, this research solely focuses on female bank officers, and future studies should encompass a broader range of employee characteristics. That is apart from female officers, research may focus on male officers, and further research may perform on all banking employees.

Research specifically considered only seven attributes whereas, some other attributes also have a direct or indirect bearing on job satisfaction.

10. Conclusion and Recommendations

This study examined the perception of job satisfaction among female bank officers employed in the Public Sector Banks of Bhopal City, India. The research aimed to evaluate the level of job satisfaction among female bankers and identify the key factors contributing to their job satisfaction. The findings of this study provide valuable insights for bank management to enhance job

satisfaction and create a conducive work environment for female bank officers.

The research revealed the degree of satisfaction among female bank officers working within the Public Sector Banks of Bhopal City. It identified the substantial factors influencing job satisfaction among female employees, such as working environment, salary/compensation, career growth prospects, and work-life balance. The study emphasized the importance of understanding the challenges and necessities of female staff in the banking sector.

By focusing on female bank officers in Bhopal City's Public Sector Banks, the findings add to the knowledge about job satisfaction. The study emphasizes addressing gender disparities and fostering a more welcoming and supportive workplace. By perceiving the meaning of variables like the balance between recreational and essential activities and occupation fulfilment, associations can foster strategies and drives that take special care of the requirements of female workers and further develop their general prosperity and execution.

It is pertinent to note that this study has specific constraints. First and foremost, it zeroed in on female



bank officials, and future examinations should consider a more extensive scope of worker qualities and incorporate male officials. Furthermore, the review inspected a predetermined number of occupation fulfilment credits, and different elements may influence Job satisfaction among bank officials.

Future studies can investigate additional variables and broaden their scope to include additional geographic regions and bank types to improve our comprehension of job satisfaction in the banking industry. This would give a more thorough image of occupation fulfilment among bank representatives and empower policymakers and bank board to carry out designated methodologies to further develop work fulfilment and advance orientation balance in the work environment.

In summary, this study contributes to the literature on the job satisfaction of female bank officers employed in the Public Sector Banks of Bhopal City. It sheds light on the aspects influencing job satisfaction and highlights the importance of addressing the unique challenges female employees face in the banking sector. The findings can guide organizations in developing policies and initiatives that enhance job satisfaction and create a more inclusive and supportive work environment for female bank officers, ultimately promoting their overall well-being and contributing to the accomplishment of the banking industry as a whole.

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