



**A STUDY OF SOCIO-ECONOMIC PROFILE OF PRIVATE BANKS STAFF IT'S
IMPACT ON THEIR BANKING WORK SATISFACTION : SPECIAL REFERENCE
TO AMRAVATI DISTRICT.**

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Abstract:

In the present study studied that the socio-economic profile of banking clerical staff and it's impact on their work satisfaction. The objective of this study is to study the socio economic profile of banking clerical staff and it's impact on their work satisfaction respect to age group, educational qualification, gender, income status etc. Null hypothesis have been considered in the present study there is no significant influence of the socio-economic profile respect to banking staff age group, gender, educational qualification, job experience and income status on their work satisfaction. Descriptive research method respect to normative survey technique has been used in this study. Population of this study is all private bank clerical staff working in Amravati district Maharashtra state is the population of this study. Sample of this study is selected by simple random sampling method respect to cluster total 100 banking clerical staff have been selected for this study. Data collection by the self constructed questionnaire for the work satisfaction of banking staff respect to various demographic variable analysis for this data through chi square, graphical representation, frequency distribution and percentage etc. finding of the study indicated that the age group of banking staff, job experience, income status, gender is not significantly impact on their work satisfaction.

Keywords : work satisfaction , socio-economic profile , income status.

1.1 INTRODUCTION :

It is important that in a service industry like banking, suitable training policies are developed for the better functioning of the system. Human Resource Development is the most important need for a service industry like banking. The banks continued, until recently, their generalist orientation in the matter of recruitment. But, the best talent especially specialist, could not be attracted. While radical changes in the staff structure are not easy, Public Sector Banks can effect improvements in the existing practices of recruitment, training and redeployment. The focus must shift from generalist orientation of the staff to specialist orientation. Training policy should have a shared vision of all the stakeholders and should be communicated to all concerned. Training policy is considered as the training vision of the organization which helps to draw short term and long term training strategy for achieving organizational objectives through training intervention. Training policy helps in drawing the training roadmap keeping in view the

resources, constraints and dynamics of internal and external organizational factors. Training policy addresses many key issues like whom to train, when to train, how to train and also the roles and responsibilities of various stakeholder.

1.2 OBJECTIVE OF THE STUDY :

1. To Study the Age factor of private bank staff impact on their work satisfaction.
2. To Study the Gender factor of private bank staff impact on their work satisfaction.
3. To Study the Educational qualification factor of private bank staff impact on their work satisfaction.
4. To Study the Job Experience factor of private bank staff impact on their work satisfaction.
5. To Study the Income status factor of private bank staff impact on their work satisfaction.

1.3 HYPOTHESIS OF THE STUDY :

1. There is no significant impact of Age factor of private bank staff member on their work satisfaction.
2. There is no significant impact of Gender factor of private bank staff member on their work satisfaction.
3. There is no significant impact of the Educational qualification factor of private bank staff member on their work satisfaction.
4. There is no significant impact of the Job Experience factor of private bank staff member on their work satisfaction.
5. There is no significant impact of the Income status factor of private bank staff member on their work satisfaction.

1.4 SCOPE AND DE-LIMITATION :

This study is conducted in Amravati District only respect to private bank clerical staff. The data have been collected from the socio-economical profile for this bank staff member and studied the impact on their work satisfaction.

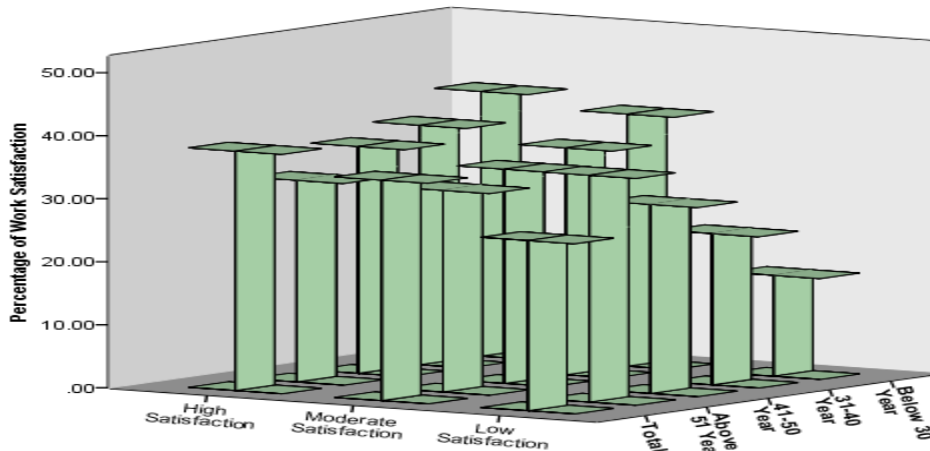
1.5 METHODOLOGY :

Descriptive research on the base of Normative survey method have been use in the present study. population for this study is all the private banks in Amravati District and these all the clerical staff is the population of this present study. The sampling of the study have been adept the cluster method on the visit for the bank available all clerical staff have been selected for the study sample. The selected banks include the HDFC, ICICI, AXIS and Yes Bank from Private Sector. Clerical employees from the each bank were selected. In this way, total number of respondents came to 100 respect to this private sector banks. Primary data were collected from the selected respondents on a specially structured questionnaire through personal interview method. Maximum score for this questionnaire 50 and minimum score of this questionnaire is 10. The collected data were analyzed by applying various simple as well as advance statistical techniques, such as frequencies, percentages, chi Square and graphical representation of the data.

1.6 ANALYSIS OF DATA :

Table no. 1.1
Age Factor of Bank clerical staff and it’s level of work satisfaction.

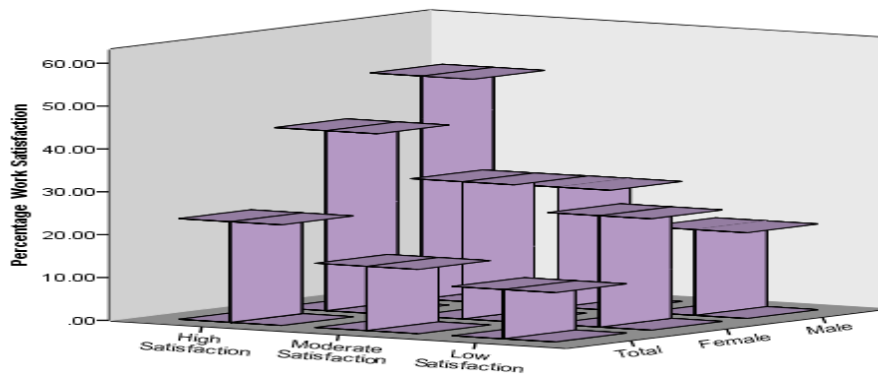
Satisfaction Level	Age wise Distribution					Chi-Square
	Below 30	31-40	41-50	Above 51	Total	
High Satisfaction	22 (42.00%)	20 (38.00%)	18 (36.00%)	16 (32.00%)	76 (38.00%)	1.052
Moderate Satisfaction	20 (40.00%)	18 (36.00%)	17 (34.00%)	15 (32.00%)	70 (35.00%)	0.742
Low Satisfaction	08 (16.00%)	12 (24.00%)	15 (30.00%)	19 (36.00%)	54 (27.00%)	4.814
Total	50 (100%)	50 (100%)	50 (100%)	50 (100%)	200 (100%)	



From the above table shown that the age factor of bank clerical staff and it’s high, moderate and low level of work satisfaction. High work satisfaction of banking clerical staff respect to his various age group it’s related calculated chi square value is 1.052 on the DF 3. This calculated chi square value is not significant at 0.05 level of significant. It’s means that the age group of banking clerical staff is not significantly impact on their high work satisfaction. Moderately work satisfaction of banking clerical staff respect to his various age group it’s related calculated chi square value is 0.742 on the DF 3. This calculated chi square value is not significant at 0.05 level of significant. It’s means that the age group of banking clerical staff is not significantly impact on their moderate work satisfaction. Low work satisfaction of banking clerical staff respect to his various age group it’s related calculated chi square value is 4.814 on the DF 3. This calculated chi square value is not significant at 0.05 level of significant. It’s means that the age group of banking clerical staff is not significantly impact on their low work satisfaction. Lastly conclude that, the age group of banking clerical staff is not significantly impact on their work satisfaction.

Table no. 1.2
Gender Factor of Bank clerical staff and it's level of work satisfaction.

Satisfaction Level	Gender wise Distribution					Chi-Square
	Male	%	Female	%	Total	
High Satisfaction	26	(52.00%)	21	(42.00%)	47 (23.50%)	0.531
Moderate Satisfaction	14	(28.00%)	16	(32.00%)	30 (15.00%)	0.133
Low Satisfaction	10	(20.00%)	13	(26.00%)	23 (11.50%)	0.391
Total	50	(100%)	50	(100%)	200 (100%)	

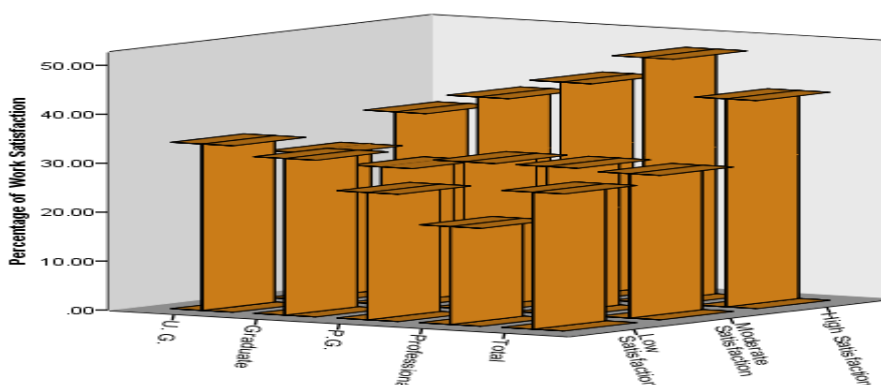


From the above table shown that the gender of bank clerical staff impact on their high, moderate and low level of work satisfaction. High work satisfaction of banking clerical staff respect to male and female it's related calculated chi square value is 0.531 on the DF 1. This calculated chi square value is not significant at 0.05 level of significant. It's means that the gender of banking clerical staff is not significantly impact on their high work satisfaction. Moderate work satisfaction of banking clerical staff respect to male and female it's related calculated chi square value is 0.133 on the DF 1. This calculated chi square value is not significant at 0.05 level of significant. It's means that the gender of banking clerical staff is not significantly impact on their moderate work satisfaction. Low work satisfaction of banking clerical staff respect to male and female it's related calculated chi square value is 0.391 on the DF 1. This calculated chi square value is not significant at 0.05 level of significant. It's means that the gender of banking clerical staff is not significantly impact on their low work satisfaction. Lastly conclude that the gender of banking clerical staff is not significantly impact on their high, moderate and low work satisfaction.

Table no. 1.3
Educational Qualification of Bank clerical staff and it's level of work satisfaction.

Satisfaction Level	Educational Qualification wise Distribution					Chi-Square
	Under Graduate	Graduate	Post Graduate	Profess--ional	Total	
High Satisfaction	18 (36.00%)	20 (40.00%)	22 (44.00%)	25 (50.00%)	85 42.50	1.258

Moderate Satisfaction	15 (30.00%)	14 (28.00%)	15 (30.00%)	15 (30.00%)	59 29.50	0.050
Low Satisfaction	17 (34.00%)	16 (32.00%)	13 (26.00%)	10 (20.00%)	56 28.00	2.142
Total	50 (100%)	50 (100%)	50 (100%)	50 (100%)	200 (100%)	

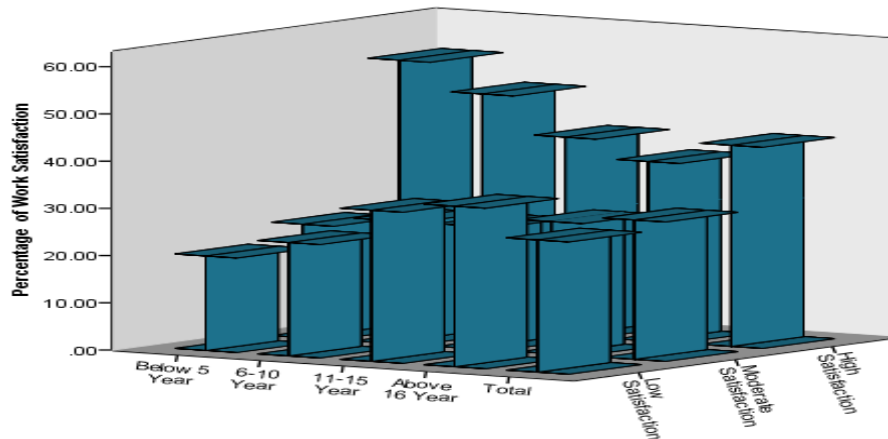


From the above table shown that the educational qualification of bank clerical staff impact on their high, moderate and low level of work satisfaction. High work satisfaction of banking clerical staff respect to their educational qualification it's related calculated chi square value is 1.258 on the DF 3. This calculated chi square value is not significant at 0.05 level of significant. It's means that the educational qualification of banking clerical staff is not significantly impact on their high work satisfaction. Moderate work satisfaction of banking clerical staff respect to their educational qualification it's related calculated chi square value is 0.050 on the DF 3. This calculated chi square value is not significant at 0.05 level of significant. It's means that the educational qualification of banking clerical staff is not significantly impact on their moderate work satisfaction. Low work satisfaction of banking clerical staff respect to their educational qualification it's related calculated chi square value is 2.142 on the DF 3. This calculated chi square value is not significant at 0.05 level of significant. It's means that the educational qualification of banking clerical staff is not significantly impact on their low work satisfaction. Lastly conclude that the educational qualification of banking clerical staff is not significantly impact on their high, moderate and low work satisfaction.

Table no. 1.4

Job Experience of Bank clerical staff and it's level of work satisfaction.

Satisfaction Level	Job Experience wise Distribution				Total	Chi-Square
	Below 5 year	6-10 Year	11-15 Year	Above 16 Year		
High Satisfaction	28 (56.00%)	25 (50.00%)	21 (42.00%)	19 (38.00%)	93 (46.50%)	2.096
Moderate Satisfaction	12 (24.00%)	13 (26.00%)	13 (26.00%)	14 (28.00%)	52 (26.00%)	0.153
Low Satisfaction	10 (20.00%)	12 (24.00%)	16 (32.00%)	17 (34.00%)	55 (27.50%)	2.381
Total	50 (100%)	50 (100%)	50 (100%)	50 (100%)	200 (100%)	

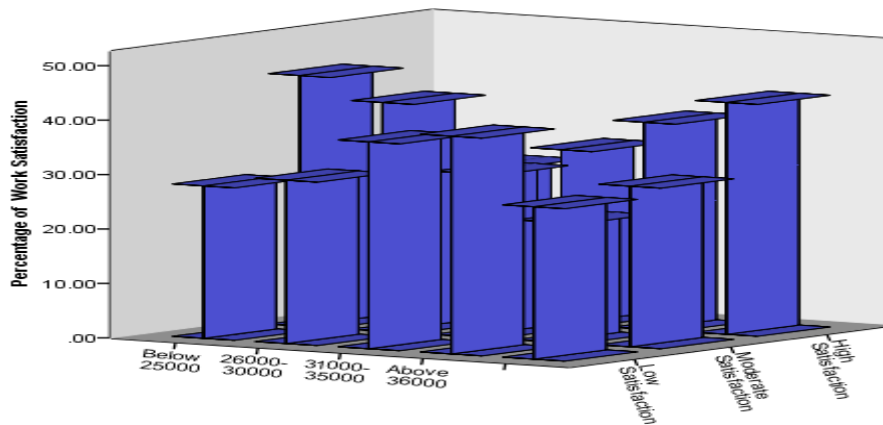


From the above table shown that the job experience of bank clerical staff impact on their high, moderate and low level of work satisfaction. High work satisfaction of banking clerical staff respect to their job experience it's related calculated chi square value is 2.096 on the DF 3. This calculated chi square value is not significant at 0.05 level of significant. It's means that the job experience of banking clerical staff is not significantly impact on their high work satisfaction. Moderate work satisfaction of banking clerical staff respect to their job experience it's related calculated chi square value is 0.153 on the DF 3. This calculated chi square value is not significant at 0.05 level of significant. It's means that the job experience of banking clerical staff is not significantly impact on their moderate work satisfaction. Low work satisfaction of banking clerical staff respect to their job experience it's related calculated chi square value is 2.381 on the DF 3. This calculated chi square value is not significant at 0.05 level of significant. It's means that the job experience of banking clerical staff is not significantly impact on their low work satisfaction. Lastly conclude that the job experience of banking clerical staff is not significantly impact on their high, moderate and low work satisfaction.

Table no. 1.5

Income status of Bank clerical staff and it's level of work satisfaction.

Satisfaction Level	Income wise Distribution (Income RS)					Chi-Square
	Below 25000	26000-30000	31000-35000	Above 36000	Total	
High Satisfaction	13 (26.00%)	14 (28.00%)	16 (32.00%)	19 (38.00%)	62 (42.59%)	1.354
Moderate Satisfaction	23 (46.00%)	21 (42.00%)	15 (30.00%)	11 (22.00%)	70 (29.50%)	5.200
Low Satisfaction	14 (28.00%)	15 (30.00%)	19 (38.00%)	20 (40.00%)	68 (28.00%)	1.529
Total	50 (100%)	50 (100%)	50 (100%)	50 (100%)	200 (100%)	



From the above table shown that the income status of bank clerical staff impact on their high, moderate and low level of work satisfaction. High work satisfaction of banking clerical staff respect to their income status it's related calculated chi square value is 1.354 on the DF 3. This calculated chi square value is not significant at 0.05 level of significant. It's means that the income status of banking clerical staff is not significantly impact on their high work satisfaction. Moderate work satisfaction of banking clerical staff respect to their income status it's related calculated chi square value is 5.200 on the DF 3. This calculated chi square value is not significant at 0.05 level of significant. It's means that the income status of banking clerical staff is not significantly impact on their moderate work satisfaction. Low work satisfaction of banking clerical staff respect to their income status it's related calculated chi square value is 1.529 on the DF 3. This calculated chi square value is not significant at 0.05 level of significant. It's means that the income status of banking clerical staff is not significantly impact on their low work satisfaction. Lastly conclude that the income status of banking clerical staff is not significantly impact on their high, moderate and low work satisfaction.

1.7 RESULT :

- Age factor of banking clerical staff is not significantly impact on their high, moderate and low level work satisfaction.
- Gender of banking clerical staff is not significantly impact on their high, moderate and low level work satisfaction.
- Educational qualification of banking clerical staff is not significantly impact on their high, moderate and low level work satisfaction.
- Job experience of banking clerical staff is not significantly impact on their high, moderate and low level work satisfaction.
- Income status of banking clerical staff is not significantly impact on their high, moderate and low level work satisfaction.

1.8 CONCLUSION :

From the above discussion conclude that, the age, gender, educational qualification, job experience and income status of banking clerical staff is not significantly impact on their work satisfaction. In this context need that the studied that other factor or variable respect to banking clerical staff impact on their work satisfaction.

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