

Measuring Job Satisfaction Level of Employees using Demographics: A Study of HDFC Bank

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Abstract

In this highly competitive world, success of any organization depends on its human resource. Banks are no exception to this. A satisfied, happy and hard working employee is the biggest resource of any organization, including banks. Workforce of any bank is responsible to a large extent for its higher productivity and higher profitability and higher shareholders value and also plays a vital role in underpinning the economic development of a country. In view of this widespread belief an attempts has been made in the present study to evaluate the job satisfaction level of employees in HDFC bank in Kashmir division. The study also focused on the impact of different demographic factors like, age, gender, income, education, position and marital status on the overall job satisfaction level of employees. The study used independent student t-test and one-way ANOVA to unearth the variation, if any, between overall job satisfaction level and control/demographic variables. Based on the data gathered from two hundred respondents, the results showed that employees are satisfied with their jobs in the said bank.

21

22 **Index terms**— job satisfaction, dimensions of job satisfaction, variance, dissatisfaction, HDFC bank and
23 kashmir division.

1 I. Introduction

24 today's work environment is undergoing a major shift; factors such as globalisation, growing economies, and
25 improved technology are constantly presenting new challenges and creating new opportunities for people. With
26 these changes, people's perceptions regarding their jobs are also changing. In this grow-or-die marketplace, the
27 success of any organisation relies on its workforce. Satisfied and committed employees are the most significant
28 assets of any organisation, including banks. As banking institutions are the backbone of a nation's economy, the
29 efficient management of human resources and the maintenance of higher job satisfaction levels are important and
30 affects the growth and performance of an entire economy (Arunima and Pooja, 2009). A satisfied, happy and
31 hardworking employee is the biggest asset of any organization which ultimately leads towards higher profitability
32 and shareholders' value.

33 Banks are mainly concerned with providing services to its customers which largely depends on its employees.
34 Better Financial services along with their better customer services of the banks become more important due
35 to growing competition in the market. It has been realized that bank employees' are in direct contact with
36 customers and play an important role for the bank by delivering bank services. Moreover, bank all over the
37 world offer similar kinds of services, and try to quickly match their competitors' innovations. In such situation,
38 job satisfaction of bank employees is an important issue for the improved financial services to the customers.
39 Therefore, this issue has to be properly taken into account in order to achieve ultimate goals of any organisation
40 particularly banks. Any business can achieve success and peace only when the problem of satisfaction and
41 dissatisfaction of workers are felt understood and solved, problem of efficiency, absenteeism, labour turnover
42 require a social skill of understanding human problems and dealing with them scientifically serves the purpose to
43

3 III. LITERATURE REVIEW

44 solve the human problems in the industry. So, for the success of banking, it is very important to manage human
45 resources efficiently and to find whether its employees are satisfied are not. Only if they are highly satisfied with
46 their job, they will work more with commitment and project a positive image of the organization in the industry
47 (Suman and Ajay, 2013). Job satisfaction is an integral component of organisation climate and an important
48 element in the management employee's relationship. Job satisfaction means individuals emotional reaction to
49 job. It is a positive emotional state that occurs when a person's job expectation are fulfilled at the working
50 environment.

51 2 II. Objectives of the Study

52 In view of the growing importance of job satisfaction among employees in banks, an attempt has been made in the
53 present study, to measure job satisfaction among HDFC bank employees in Kashmir division and to understand
54 whether employees are really satisfied with their current job or not. The study also focused on the impact of
55 different control variables such as education, current position, gender, marital status, income on the overall job
56 satisfaction of employees. and Such an analysis will provide banks a quantitative estimate of the job satisfaction
57 level of employees and also to suggest, on the basis of study results, ways and means for improving satisfaction
58 of employees in banks with a view to make overall banking services more effective and efficient.

59 3 III. Literature Review

60 Job satisfaction is simply how people feel about their jobs and different aspects of their jobs. It is the extent to
61 which people like (satisfaction) or dislike (dissatisfaction) their jobs (Spector, 1997). Further, job satisfaction is
62 the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience
63 high job satisfaction. If you dislike your job intensely, you will experience job dissatisfaction (Locke (1976)). Job
64 satisfaction is a combination of psychological, physiological and environmental circumstances that cause a person
65 truthfully to say I am satisfied with my job or not. It has been studied both as a consequence of many individual
66 and work environment characteristics and as an antecedent to many outcomes. Employees who have higher job
67 satisfaction are usually less absent, less likely to leave, more productive, more likely to display organisational
68 commitment, and more likely to be satisfied with their lives (Lease, 1998). According to Robbins (1997), Job
69 satisfaction is the difference between the amount of rewards employees receive and the amount they believe they
70 should receive. Again, Mobey and Lockey (1970) opined Job satisfaction and dissatisfaction are function of the
71 perceived relationship between what one expects and obtains from one's job and how much importance or value
72 one attributes to it.

73 Job satisfaction is an attitude, which Porter, et. al., ??1974) state is a more "rapidly formed" and a "transitory"
74 work attitude "largely associated with specific and tangible aspects of the work environment". Job satisfaction
75 is an individual's feeling regarding his or her work. It is the terminology used to describe whether employees
76 are happy, contented and fulfilling their desires and needs at work. It is not the self-satisfaction, happiness or
77 self-contentment but the satisfaction on the job.

78 Job Satisfaction can be influenced by a multitude of factors. Herzberg, et. al., (1959), after conducting a
79 massive study developed 'Two Factor Theory' that identifies two set of factors contributing to job satisfaction
80 and dissatisfaction. Those are (1) Hygiene factors: salary, relation with superior and peer, quality of
81 technical supervision, company policy and administration, working condition etc. and (2) Motivation factors:
82 Achievements, recognition, work itself, responsibility, advancement and possibility of growth, job design including
83 task complexity, task variety, task independence and job satisfaction. Adding to this by ??alleberg and Loscocco
84 (1983) showed that in USA, older workers are more satisfied than younger workers. Further, Shapiro and
85 Stern found that professional women experienced lower levels of Job satisfaction than their male counterparts.
86 Moreover, Islam (1999a and1999b) found out that in Bangladesh, the level of Job satisfaction of Government
87 employees is higher than that of NGO employees and male employees are more satisfied than women. ??ahman
88 and Sarcar (1990) found that among professional women's occupational stress was higher for unmarried ones.
89 Alam (2003) conducted a research on the Job satisfaction of female workers in different garment factories and
90 concluded that the level of satisfaction is positively correlated with level of wages they get. Bajpai and Srivastava
91 (2004) studied the satisfaction levels of employees of two public sector and two private sector banks in India.
92 The results indicated that layoff threats, quick turnover, less welfare schemes, and less scope for vertical growth
93 increased job dissatisfaction. In contrast, secure job environment, welfare policies, and job stability increased the
94 degree of job satisfaction. Kaleque and Rahman (1987) conducted a study on Job satisfaction of Bangladeshi
95 industrial workers regarding influence of some job facets including job content, coworkers, supervision, wage
96 promotion, work environment and communication. They concluded that job facets can be source of satisfaction
97 as well as dissatisfaction. In their study, Kumudha and Abraham (2008) compared 100 managers from 13
98 public and private sector banks and found that the programs related to self-development, information about job
99 openings, opportunities to learn new skills and retirement preparation programs greatly influence the feelings
100 of career satisfaction. ??iaul, et. al., (2005), in their study on comparative Job satisfaction of senior male
101 and female executives in Bangladesh, showed that there are insignificant difference between male and female
102 executives regarding satisfaction in different aspects of job. The direction of all these studies on job satisfaction
103 concluded that there are many factors within job environment that is having an influence on the job satisfaction

104 of employees. These factors are satisfaction with the work itself, wages, and recognition, rapport with supervisors
105 and co-workers, and chance for advancement, gender, marital status, and education and so on (Hussami, 2008;
106 ??ulinge and Mullier 1998; ??illem, et. al., 2007; ??isher and Locke, 1992; Xie and Johns, 2000; Lane, et. al.,
107 2010;Vidal, et. al., 2007).

108 **4 IV. Research Hypothesis**

109 Based on the above literature review, following hypothesis have been framed for the present study H1: Job
110 Satisfaction level varies significantly across genders in the bank, under study; H2: Job Satisfaction level varies
111 significantly across marital groups; H3: Job Satisfaction level varies significantly across different occupying
112 positions; H4: Job Satisfaction level varies significantly across different age groups; H5: Job Satisfaction level
113 varies significantly across all educational groups; H6: Job Satisfaction level varies significantly across all income
114 groups.

115 **5 V. Research Design**

116 The present study has been designed with a view to investigate the satisfaction level of HDFC Bank employees in
117 Kashmir division and to find out the effect of various aspects (pay and fringe benefits, relation with co-workers
118 supervision, employees empowerment, nature of job, employees participation, performance appraisal and training
119 and development, etc.) on the overall job satisfaction. For this purpose, a survey was undertaken to assess the
120 Employees Job Satisfaction level in HDFC bank branches located at various places in Kashmir. 200 employees
121 of HDFC Bank were contracted on the basis of convenience sampling to ascertain their views on job satisfaction
122 level with the said bank. They were appraised about the purpose of the study and request was made to them
123 to fill up the questionnaires with correct and unbiased information. The survey was conducted for a period of
124 four months. All-important demographic characteristics like age, sex, level of income, level of education and
125 profession were taken into consideration while seeking the response from the customers. The effort was made to
126 give a balanced representation to above demographic characteristics to make the sample representative.

127 A considerable number of respondents belonged were male (52.66 percent) whereas 47.33 percent of them were
128 female. It is clear from the data that 32 percent of the employees are graduates, 63 percent of the employees
129 are post-graduate and the remaining (6 percent) were 10+2 in HDFC Bank. Therefore, the study implies that
130 the majority of the employees working in HDFC are highly educated. It has been observed from the data that
131 majority of the respondents (78 percent) in HDFC Bank were in the age group of 21-35 years, and 19.33 percent
132 were in the age group of 36-50 years, whereas those who were in the age group of Above 51 years were 2.66
133 percent. It has been observed from the data that 62 percent of the respondents are working on managerial post,
134 whereas the rest 38 percent are of non-managerial posts. 55.33 percent of respondents belong to salary group
135 of up to Rs. 25000 while 30.66 percent of respondents belonged to second group and the remaining to third
136 group. Further, it was found from the study that 34 percent of respondents were married whereas remaining was
137 unmarried.

138 **6 VI. Research Instrument**

139 A Questionnaire was designed to facilitate the respondents to identify the various variables contributing towards
140 their job satisfaction and dissatisfaction. A semi-structured questionnaire has been used with a number of
141 variables related to job satisfaction. The questionnaire covered following aspects: employee empowerment,
142 supervision, performance appraisal, and nature of job, employee participation, training and development, pay
143 and fringe benefits and also the demographic details of the respondents. The entire scale consists of 27-items.
144 The endeavors were to identify the key Job satisfaction issues, on which employee's perception can be obtained.
145 The respondents were requested specifically to ignore their personal prejudices and use their best judgment on
146 a 10 point Likert's scale where '1' is Strongly Disagree and '10' is Strongly Agree. The purpose of this exercise
147 was to make the response a true reflection of organization reality rather than an individual opinion.

148 In order to analyze the collected data and confirm the usefulness of the Instrument to the banking context,
149 the statistical package for the social science (SPSS-21) was used.

150 **7 VII. Results and Discussions a) Job satisfaction in HDFC 151 bank**

152 In the present study, the main focus was to measure the job satisfaction and its dimensions: employees'
153 empowerment, supervision, performance appraisal, nature of job, employees' participation, career development,
154 fringe benefits. Employees perceptions were measured on a ten points Strongly Disagree/ Strongly Agree Likert's
155 Scale. Mean In an attempt to study whether HDFC bank employees are satisfied with their jobs irrespective of
156 different demographic variables. Mean scores with standard deviation were calculated separately for each group.
157 Also, One-way ANOVA and Student t-test was accordingly performed to determine the level of difference, if any,
158 among all groups.

159 8 c) Job Satisfaction Variation and Gender

160 With a view to measure job satisfaction variation, if any, due to gender differences, the respondents were grouped
161 in male and female. The data on Table 2 brings to light that gender-wise there exists significant difference
162 ($p<0.05$) on overall job satisfaction level of employees in bank, under study. further, the data on Table reveals
163 that female employees (7.09) of said bank are more satisfied on overall job satisfaction than male ones (7.08). The
164 result are in line with the finding of ??iaul, et. al., 2005. Dimension-wise analysis reveals that females employees
165 (7.15) are most satisfied then Male (6.94) when it comes to employee empowerment dimension. With respect to
166 supervision dimension female employees (7.23) working in HDFC Bank are more satisfied compared to male ones
167 (7.08). Female employees (6.77) are bit more dissatisfied with the performance appraisal done by the bank than
168 male employees (7.07). Male employees are more satisfied with the nature of job than female employees. As per
169 as Employee participation dimension is concerned there is not much difference between the two groups. Female
170 employees feel good about the Training and Development carried on by the Bank and are more satisfied with
171 the policies. Both the genders discloses low scores with respect to Pay and Fringe benefits given by the Bank.
172 Although the responses taken show that male employees (6.72) are more satisfied than female employees (6.11).

173 9 d) Job Satisfaction Variation and Marital Groups

174 The impact of marital differences, if any, of sample organization on the job satisfaction level was also studied.
175 The results reveals that marital status wise there exists significant difference on overall job satisfaction in sample
176 organization. Moreover the results added that married groups are more satisfied than unmarried group when it
177 comes to overall job satisfaction level. The data further reveals that dimension-wise both married and unmarried
178 employees working in HDFC Bank are satisfied with the employee empowerment dimension prevailing in the bank.
179 Though, the higher rate of satisfaction lies within the married employees (7.09) than unmarried employees (7.02).
180 With respect to supervision dimension unmarried employees tend to be dissatisfied than married employees as per
181 the data is concerned. The Table 3 clearly shows that married employees are satisfied than unmarried employees
182 with mean responses as (7.56) and (6.94) respectively. Unmarried employees show a little dissatisfaction with
183 respect to performance appraisal system of the bank. The married employees however are satisfied with the
184 performance appraisal system of HDFC Bank. Both married and unmarried employees are satisfied with the
185 nature of the work prevailing in HDFC bank. Also, there is not much difference in the mean response as
186 indicated in the Table ?? Both married and unmarried employees working in HDFC Bank are satisfied with the
187 employee participation procedures in HDFC bank. Also, there is not much difference in the mean response as
188 indicated in the Table ?? With respect to Training & Career development married employees are more satisfied
189 than unmarried employees. The mean response is (7.25) and (7.11) respectively. Both married and unmarried
190 employees working in HDFC Bank are dissatisfied with the pay & fringe benefits given by the bank. This clearly
191 shows that employees want an increment in their pay to boost up their satisfaction with the job.

192 10 e) Job Satisfaction Variation and Managerial Position

193 To study job satisfaction variation by position, respondents were categorized in to two groups' viz., managerial
194 and non-managerial group. The job satisfaction scores for each group and for each dimension are presented in
195 Table 4. The Table clearly reveals that there exists significant difference in the job satisfaction of employees
196 in HDFC bank as per position is concerned. Further the analysis reveal that employees enjoying managerial
197 positions (7.15) are more satisfied with their jobs than non-managerial group (6.98).

198 Moreover the dimension-wise analysis reveals that employees with managerial post are more satisfied than
199 employees at non-managerial posts on empowerment employees dimension. The mean response is (7.07) and
200 (6.99) respectively. Though both the sections are satisfied with the supervision dimension under which employees
201 are currently working, but Managerial employees ??7.22 are a bit more satisfied than Non-managerial employees
202 (7.05). Employees having non-managerial post are more satisfied with the Performance appraisal system than
203 Managerial employees. There is not much difference between managerial and non-managerial employees with
204 respect to nature of work prevailing in HDFC Bank. The mean response on comparison shows that employees
205 at latter positions are bit more satisfied than the former. Employees on managerial posts are more satisfied
206 than employees on non-managerial posts. The mean response between the two under employee participation is
207 (7.55) and (??24) respectively. With respect to Training and Development, non-managerial employees working
208 in HDFC Bank seem to be a bit dissatisfied with procedures carried on by the bank. The satisfaction level
209 is higher in employees on managerial posts. Employees on both the positions are bit dissatisfied with the
210 Pay and Fringe benefits given by the bank. Though in comparison employees on managerial posts are more
211 satisfied than other one. To study job satisfaction variation by education, if any in HDFC bank at different level,
212 respondents were grouped into three levels viz., secondary level, graduation level and post graduation level. Mean
213 and standard deviation were calculated for each level separately. The analysis reveals that there insignificant
214 difference ($p>0.05$) in the job satisfaction of employees. This discloses that HDFC bank does not take into
215 account the level of education of their employees when they are serving them.

216 The overall analysis shows that employees with graduation as their qualification are more satisfied with the
217 bank than others groups, under consideration as is revealed by their perception scores.

218 Further it is evident from Table 5 that on Employee Empowerment dimension Secondary level employees are
219 most satisfied then Post Graduate and Graduate level employees. With respect to supervision dimension Post
220 Graduate employees working in HDFC Bank are more satisfied compared to other two. Further, Employees
221 with Graduation as their qualification are more satisfied with the performance appraisal system in the bank.
222 The Table ??learly shows a low responses collected form secondary (6.17) and Post Graduate level employees
223 (6.97). Employees are satisfies with the nature of work they perform irrespective of their qualification. Moreover,
224 there is not much difference between the satisfaction levels of employees on employee participation dimensions.
225 Employees with Post Graduation as their qualification are more satisfied with Training and Development carried
226 on by the Bank than Secondary and Graduate level. On pay and fringe benefits, employees with post graduation
227 (6.55) are more satisfied followed by graduation (6.51) and secondary level (4.85).

228 **11 g) Job Satisfaction Variation and Age**

229 With the view to measure the job satisfaction variation, if any, of different age groups of sample organization,
230 respondents were divided in to three age groups viz., 20-35 years, 35-50 years and above 51 years. Job satisfaction
231 scores were calculated for each group of the respective bank separately which is presented in Table 6. The Table
232 reveals that there exists insignificant difference ($p>0.05$) among all age groups. The data further shows that
233 employees with age group of above 51 years (9.09) are more satisfied followed by age group of 31 -40 years
234 ???7.35). Kalleberg and Loscocco (1983) also found that employees with higher age are more satisfied than lower
235 age groups employees.

236 Dimension-wise analysis reveals that on Employee Empowerment dimension employees falling in the age group
237 41-50 Years (9.18) are more satisfied followed by age group of 36-50 years. With respect to supervision dimension
238 employees falling in the age group of above 51 years are more satisfied followed by the age group 36-50 years and
239 least satisfaction is from the employees falling in the age group 20-35 years. On Performance appraisal dimension,
240 employees falling in the age group above 51 years (8.63) are more satisfied than the employees falling in other
241 age groups. Employees falling in the age group above 51 years are satisfied with respect to nature of the job
242 prevailing within the organization. Training and Development procedures carried on by the bank seem to be
243 satisfying more to the above 51 years group followed by 36-50 years age group. Employees with the age group
244 of above 51 years are enjoying the fringe benefits of the said bank than other age groups as per job satisfaction
245 scores are concerned.

246 **12 h) Job Satisfaction Variation and Income**

247 The analysis of Table 7 brings out the comparative job satisfaction scores by different income groups of select
248 sample organization. Respondents were categorized into three groups' viz., income up to Rs 25000 p.m., income
249 from Rs 20001 p.m. to 50000 p.m. and income above Rs 510001 p.m. The data clearly discloses that there exists
250 insignificant difference in overall job satisfaction level of employees of select organization among different income
251 groups. Further the analysis reveals that employees with income of above Rs 510001 ???7.75) are more satisfied
252 than other two groups. These findings are in line with the results of Zobal, 1998; ??oncarz et al., 2009; ??hiu et
253 al., 2002 who found that higher salary works as a important motivator within the organisation which results in
254 enhanced attraction and retention among employees.

255 The Table further revels that Employee with income group of Upto Rs. 25000 p.m. are more satisfied on
256 nature of job dimension (7.38) followed by employees participation dimension ???7.32). Employees with income
257 group of Rs. 25001 -50000 p.m. are more satisfied on employees participation dimensions (7.51) followed by
258 nature of job dimension (7.45) and supervision dimension (7.37). Respondents with income group of above Rs.
259 510001 p.m. are more satisfied on supervision dimension (7.88).

260 **13 VIII. Conclusions and Suggestions**

261 Employee job satisfaction can improve service quality and increase employee satisfaction. In this circumstance,
262 policy makers and managers have turned their attention to provide different kinds of facilities to their employees in
263 order to satisfy their employees. This study tested the impact of certain factors which affects the job satisfaction
264 level of employees in HDFC bank at Kashmir division. The results put forward that these factors had satisfactorily
265 explained job satisfaction level and that the policy makers and managers should focus on these factors to improve
266 job satisfaction level, if they want to enhance their businesses. The results revealed that overall job satisfaction
267 of HDFC banks employees is 7.08 with standard deviation of 2.60. Moreover, the study concluded that employees
268 with higher age groups are more satisfied than lower age groups employees of the said bank. The study further
269 added that higher salary, higher managerial position serves as a important medium for increased satisfaction.
270 It is further disclosed that some factors like working environment of the employees, nature of the job, employee
271 participation, relationship with other employees and are positively contributing towards job satisfaction. While
272 other factors involving some amount of dissatisfaction include supervision, employee empowerment, training and
273 development of the employees.

274 Efficient human resource management and maintaining higher job satisfaction level in banks determine not
275 only the performance of the bank but also affect the growth and performance of the entire economy. So, for the
276 success of banking, it is very important to manage human resource effectively and to find whether its employees

13 VIII. CONCLUSIONS AND SUGGESTIONS

277 are satisfied or not. Only if they are satisfied, they will work with commitment and project a positive image
278 of the organization. Therefore, for improvisation of job satisfaction level of employees, the bank management
279 should:

280 ? The management of Bank should keep an eye on the existing pay structure, as study reveals that many
281 respondents are not satisfied with their salary. So, the company should try to provide the competitive pay
282 structure considering industry situation.

283 ? Though, most of the employees are quite satisfied with the present promotional policy which is basically
284 based on seniority and length of work. It is recommended that the company should try to implement the
285 promotional policy based on both seniority as well as performance so that the young and energetic employees are
286 motivated to perform better in their job.

287 ? Since the employees of HDFC Bank have lower level of satisfaction with training and development facilities,
288 it should take steps to improve training and opportunities for career advancement. Training and development
289 programs should be conducted from time to time so that employees do not get bored from their job.

290 ? The kind of work given to an employee should be according to his/her abilities and knowledge and their
291 efforts for doing a particular task and must be valued by giving appreciations and rewards to the employees for
292 their hard work so that their level of motivation increases.
1 2 3



Figure 1:

1

Year

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[Note: a]

Figure 2: Table 1 :

2

Dimensions		Gender							
		Male				Female			
		Mean	S.D.	t-value	p-value	Mean	S.D.	t-value	p-value
Job satisfaction with employees' empowerment.	1 .	6.94	1.94	31.65	.000*	7.15	1.72	35.09	.000*
Job satisfaction with supervision.	2 .	7.08	2.42	26.05	.000*	7.23	2.08	29.27	.000*
Job satisfaction with performance appraisal.	3 .	7.07	2.40	25.71	.000*	6.77	2.42	23.59	.000*
Job satisfaction with nature of job.	4 .	7.33	2.07	31.39	.000*	7.61	1.85	34.62	.000*

Figure 3: Table 2 :

3

Dimensions		Marital Status							
		Married				Unmarried			
		Mean	S.D.	t-value	p-value	Mean	S.D.	t-value	p-value
1. Job satisfaction with employees' empowerment.		7.09	2.11	23.95	.000*	7.02	1.69	41.22	.000*
2. Job satisfaction with supervision.		7.56	2.27	23.74	.000*	6.94	2.23	30.94	.000*
3. Job satisfaction with performance appraisal.		7.29	2.35	22.10	.000*	6.72	2.45	27.33	.000*
4. Job satisfaction with nature of job.		7.43	2.19	24.17	.000*	7.46	1.85	40.07	.000*
5. Job satisfaction with employees' participation.		7.45	1.95	27.19	.000*	7.42	1.76	41.73	.000*
6. Job satisfaction with training development.		7.25	2.34	22.11	.000*	7.11	1.97	35.79	.000*
7. Job satisfaction with fringe benefits.		6.94	2.47	19.99	.000*	6.17	2.53	24.25	.000*
Overall Job Satisfaction (Averaged on all Dimensions)		7.29	1.99	26.13	.000*	6.98	1.65	41.84	.000*
Significant at 1 percent									

Figure 4: Table 3 :

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4

Dimensions	Postion							
	Mangerial				Non-Managerial			
	Mean	S.D.	t-value	p-value	Mean	S.D.	t-value	p-value
1. Job satisfaction with employees' empowerment.	7.07	2.02	33.73	.000*	6.99	1.51	34.87	.000*
2. Job satisfaction with supervision.	7.22	2.47	28.16	.000*	7.05	1.87	28.38	.000*
3. Job satisfaction with performance appraisal.	6.83	2.56	25.69	.000*	7.05	2.18	24.32	.000*
4. Job satisfaction with nature of job.	7.45	2.14	33.48	.000*	7.47	1.66	33.91	.000*
5. Job satisfaction with employees' participation.	7.55	1.95	37.16	.000*	7.24	1.59	34.35	.000*
6. Job satisfaction with training career development.	7.28	2.29	30.62	.000*	6.98	1.75	30.03	.000*
7. Job satisfaction with fringe benefits.	6.64	2.54	25.15	.000*	6.10	2.50	18.42	.000*
Overall Job Satisfaction (Averaged on all Dimensions)	7.15	1.99	34.49	.000*	6.98	1.35	38.82	.000*
Significant at 1 percent								

Figure 5: Table 4 :

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		p-value	.036	.124	.275	.110	.119	.323	.1
	Post-Graduation	S.D.	1.94	3.45	2.33	2.58	1.31	2.04	1.92
2015	Mean		7.08		7.39	6.97	7.32	7.51	7.41
Year	p-value		.871		.391	.828	.909	.782	.688
Education	Graduation	S.D.	1.78	.027	2.10	2.03	.048	1.66	1.68
					.751		.013		
() A	Mean		6.93		7.03	7.01	7.48	7.25	6.76
	p-value		.000		.127	.326	.000	.001	.672
	Upto Secondary	S.D.	.95	200.08	1.67	2.36	1.11	2.00	1.56
					2.99		70.93	35.87	2.27
	Mean		7.19		5.44	6.17	8.89	7.80	6.67
?	Job Dimensions	1.	empowerment	2.	appraisals	3.	Job	4.	participation
satisfaction and dissatisfaction of Bank employees should be evaluated periodically for evolving dynamic and pragmatic policies for organization's growth and development.		Job	Job	Job	satisfac-	Job	satisfac-	Job	Job
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(US) 1		fac-	fac-	fac-	tion	fac-	tion	tion	tion
		tion	tion	tion	with	with	with	with	with
		with	with	with	nature	nature	with	train-	with
		em-	su-	per-	of job.	em-	em-	train-	with
		ploy-	pervi-	for-	ploy-	ploy-	ploy-	ploy-	ploy-
		ees'	sion.	mance	ees'	ees'	ees'	ees'	ees'

[Note: *Significant at 1 percent a]

Figure 6: Table 5 :

6

		p-value	-	.013	-	.002**	-	-	.002**
Above 41 years	S.D. value	1.64	-	0.96	2.75	1.47	1.63	-	2.28
				73.80		484.00			429.62
Ag 31-40 years	Mean	9.18		9.42	8.63	9.20	9.19	8.92	8.75
	p-value	.752		.903	.900	.857	.802	.484	.399
20-30 years	S.D. value	2.23	.288	2.42	2.57	2.06	2.44	2.02	.222
				.102		.156			
	Mean	7.28		7.56	7.33	7.43	7.58	7.31	6.87
	p-value	.994		.407	.378	.812	.723	.696	.872
Dimensions	S.D. value	1.70	.006	2.20	2.33	.980	1.84	1.76	.325
				.905		.209			
	Mean	6.91		6.98	6.78	7.41	7.35	7.07	6.25
	1. Job satis- faction with em- ploy- ees'	empowerment	2. Work with supervi- sion.	3. Job perfor- mance	appraisal	Job nature of job.	5. Job satis- faction with em- ploy- ees'	participa- tion	Job develop- ment
									ben- efits

[Note: *Significant at 1 percent **Significant at 5 percent]

Figure 7: Table 6 :

	p-value	.784	.700	.684	.475	.312	.036	.227
Above Rs.	S.D. f-value	2.15 .077	1.62	2.04 .171	1.82	1.57 1.08	1.49 5.09	2.41 1.
50001p.m.			.153		.530			
	Mean	7.60	8.00	7.88	7.83	7.81	8.11	7.19
	p-value	.177	.064	.566	.101	.108	.267	.862
MonRhly in- com	S.D. f-value	1.88 1.80	2.39	2.51 .576	1.94	1.74 2.34	2.07 1.36	2.54 1.
50000			2.93		2.41			
	p.m.							
	Mean	7.07	7.37	7.08	7.45	7.51	7.09	6.38
	p-value	.502	.358	.280	.001	.331	.907	.222
Upto Rs	S.D. f-value	1.73 .695	2.28	2.38 1.29	2.04	1.93 1.12	2.20 .097	2.55 1.
25000			1.04		7.41			
	p.m.							
	Mean	6.88	6.82	6.61	7.38	7.32	6.96	6.27
Dimensions	1. Job satis- faction with em- ploy- ees'	employed	Inten- tional	2. Job satis- faction with em- ploy- ees'	appraisals	Job job	participa- tion. dev- elop- ing	Job job

[Note: *Significant at 1 percent]

Figure 8: Table 7 :

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