



EMPIRICAL STUDY ON WORKING ENVIRONMENT OF BANKING INSTITUTIONS: THE PERSPECTIVE OF WORKING EXPERIENCE

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Abstract : Individuals have to compensate and devote time from one occupation to the other and if the working environment does not allow, it causes dissatisfaction and influences the role of individuals in the organization and otherwise. Welfare, safety and health & hygiene are the priorities of human beings and the organizations have the prior responsibility to facilitate in the interest of their employees. Regulatory framework has been provided to ensure facilitation of required measures by the organizations for the employees or workers. Factory Act is the milestone in this direction. Banking institutions are considered the most preferred employable and employment choice for the incumbents. State Bank of India is the top most institution in India in the banking sector having web of bank branches across the Country. In Himachal Pradesh only, there are 327 branches of the bank so far. Having reputation due to which, in point of view of employment, it is preferred for job. The research endows to know about the practical aspect of organizational environment with welfare, safety, health and hygiene measures being perceived by the existing employees of the bank in Himachal Pradesh.

IndexTerms - Working environment, welfare measures, safety measures, health & hygiene.

I. INTRODUCTION

Job Experience Perspective of Working Environment:

In a country like India where people seek education to get employment as the first priority to cater to own needs and the needs of the families, people get engaged in job related activities having excessive involvements. Individuals have to compensate and devote time from one occupation to the other and if the working environment does not allow, it causes dissatisfaction and influences the role of individuals in the organization and otherwise. When a person devotes his life for the organization, it is expected by the employee to get return for meeting-out the needs of family and also to get a human and congenial environment of the organization with due regard. Obviously, welfare, safety and health & hygiene are the priorities of human beings and the organizations have the prior responsibility to facilitate in the interest of their employees. Regulatory framework has been provided to ensure facilitation of required measures by the organizations for the employees or workers. Factory Act is the milestone in this direction. Banking institutions are considered the most preferred employable and employment choice for the incumbents. The basic reason behind it is the reputation of banking institutions facilitating handsome salaries, incentives and welfare, safety and health-hygiene measures. State Bank of India is the top most institution in India in the banking sector having web of bank branches across the Country. In Himachal Pradesh only, there are 327 branches of the bank so far. Having reputation due to which, in point of view of employment, it is preferred for job. It is however important to understand that perspective on working environment, welfare, safety and health-hygiene consideration differ variedly particularly in context to the organizations where employees have to deal with the public and the working conditions can-not be compromised as per timing adjustments and ignorance while dealing with monetary transactions as per the instance of banking institutions. This is due to the fact that such institutions require knowledgeable, efficient, alert and skillful employees with abundance of energy level and such people when enter into the organization, have different kinds of

expectations which later-on dilute with the passage of time. So experience of the employee is expected to depict different perspective on such issues. The research endows to know about the practical aspect of organizational environment with welfare, safety, health and hygiene measures being perceived by the existing employees of the bank in Himachal Pradesh with reference to their experience of job.

Review of Literature

Few relevant studies related with the research are reviewed as under:

Frye and Breugh (2004)¹ in his research paper “Family Friendly Policies, Supervisor Support, Work-Family Conflict and Satisfaction: A Test of a Conceptual Model” found that the number of working hours, the use of family- friendly policies, and reporting to a supportive supervisors are predictive of work-family conflict. Family friendly policies and reporting to supportive supervisor have negative correlation with work-family conflict whereas hours worked is positively related. With regard to family work conflict, reporting to a supportive supervisor is predictive of such conflict and is negatively related to such conflict as per the findings of the scholars.

Deshpande (2013)² in the research paper, “Stress Among Working Women with Special Reference to Banking, IT and Education Sector in Gujarat” in proceedings of “Strategies for Sustainability and Growth in Economic Downturn” holds that the changing economic system of India demands the double earning sources among the families because of which there is backdrop of the patriarchal-bourgeois concept of society according to which woman is defined by her biological functions. In the modern world, the women employees are playing the role as a care taker of the family and as a full-time worker for meeting the financial needs or to satisfy inner urge to gain ‘social identity’ which leads to stress. The conflict has started arising out of women performing double role in the home and at work. This study has focused on the negative consequences which highlight the need for understanding the stress for women employees in Banking, IT and Education.

Tso, Liu and Jin (2015)³ observed in their study, “Identifying Factor of Employee Satisfaction :A Case Study on Chinese Resource- Based State- Owned Enterprises ” that four factors are attributed to the enterprises which are instrumental for the relationship between satisfaction, stress, and performance needs further exploration, in addition to the influence of employee stress and factors from other fields.

From the existing literature, it is clear that working environment, stress and strain on employees, satisfaction & dissatisfaction etc. are correlated as the instance of working conditions of the organizations and the research specifically attempts to study working environment, and measures for employees in the State Bank of India being perceived by the employees having different job experiences.

I. RESEARCH METHODOLOGY

Objectives:

- To examine the perspective of employees on welfare measures
- To study the perspective of employees on working environment
- To determine the perspective of employees on safety measures
- To assert the perspective of employees on health and hygiene consideration

Scope and Methodology:

The study was conducted in Shimla and the responses were taken from 120 sample employees of State Bank of India branches as per framed questionnaire selected on simple random basis. To analyze the responses, percentage has been used and to test the hypothesis that there is no significant difference in the opinion of employees having different job experience of State Bank of India with regard to working environment and measures taken by the bank, chi-square test has been applied.

II. RESULTS AND DISCUSSION

The results of the research findings are analyzed and discussed as under:

Table 1 Perspective of Employee Respondents on Welfare Measures (There is absence of welfare consideration)

Sr. No.	Experience	Extremely	Highly	Moderately	Scarcely	Very rarely	Total
1	0-5 years	2(9.09)	12(54.54)	6(27.27)	0(0)	2(9.09)	22(100)
2	5-10 years	5(7.81)	25(39.06)	10(15.62)	20(31.25)	4(6.25)	64(100)
3	10-15 years	6(42.85)	5(35.71)	3(21.42)	0(0)	0(0)	14(100)
4	More than 15 years	2(10)	2(10)	10(50)	6(30)	0(0)	20(100)
	Total	15(12.5)	44(36.67)	29(24.17)	26(21.67)	6(5)	120(100)

Chi Square Value =39.028, 'p' value=.000

Table 1 reveals the relationship between welfare consideration on the basis of experience. It is analyzed from the table that the pattern of responses is quite scattered. However, majority of the respondent employees are of the opinion that they are extremely, highly or moderately of the view that there is absence of welfare consideration. Interestingly, all new incumbents having job experience of 5 years and employees having job experience of 10 to 15 years have admitted that there is moderate to extreme absence of welfare consideration whereas, employees having job experience of 5 to 10 years or more than 15 years, have stated a mixed response. To test the association between experience and absence of welfare consideration, as per the results of chi-square test, since the p value is significant i.e. less than 0.05, the null hypothesis is rejected. Thus, it is concluded that there is no association between experience and absence of welfare consideration. Moreover, there is absence of welfare consideration of employees as per the respondents.

Table 2 Perspective of Employee Respondents on Working Environment

Sr. No.	Experience	Extremely	Highly	Moderately	Scarcely	Very rarely	Total
1	0-5 years	4(18.18)	0(0)	6(27.27)	8(36.36)	4(18.18)	22(100)
2	5-10 years	7(10.93)	16(25)	13(20.31)	20(31.25)	8(12.5)	64(100)
3	10-15 years	2(14.28)	4(28.57)	8(57.14)	0(0)	0(0)	14(100)
4	More than 15 years	3(15)	8(40)	0(0)	7(35)	2(10)	20(100)
	Total	16(13.33)	28(23.33)	27(22.5)	35(29.17)	14(11.67)	120(100)

Chi Square Value =28.118 , 'p' value=.005

Table 2 analyzes that 52 percent respondents are not of the view that working environment of the State Bank of India is not suitable as they have moderately or scarcely admitted it. It is worth to mention that except employees having job experience of 10 to 15 years, exceeding one-third exceeding 40 percent of the rest of the employees have stated that they scarcely or very rarely admit that working environment of State Bank of India is not suitable. To test the association between experience and working environment, as per chi-square test, since p value is less than 0.05, it is concluded that there is no association between job experience and suitability of working environment. Moreover, working environment is stated to be moderately suitable.

Table 3 Perspective of Employee Respondents on Safety Measures

Sr. No.	Experience	Extremely	Highly	Moderately	Scarcely	Very rarely	Total
1	0-5 years	6(27.27)	10(45.45)	0(0)	0(0)	6(27.27)	22(100)
2	5-10 years	15(23.43)	10(15.62)	12(18.75)	14(21.87)	13(20.13)	64(100)
3	10-15 years	3(21.42)	0(0)	9(64.28)	2(14.28)	0(0)	14(100)
4	More than 15 years	4(20)	4(20)	1(5)	4(20)	7(35)	20(100)
	Total	28(23.33)	24(20)	22(18.33)	20(16.67)	26(21.67)	120(100)

Chi Square Value =42.844 , 'p' value=.000

Table 3 indicates that according to 61 percent respondents who have admitted moderately to extremely high extent that safety measures are insufficient. The study analyzes that the employees with low job

experience strongly agree in a great majority that safety measures of State Bank of India are insufficient. It is concluded that there is no association between job experience and suitability of safety measures as the p value is significant i.e. less than 5 percent level of significance rejecting the null hypothesis and therefore, no association between job experience and suitability of safety measures. Further, safety measures are considered insufficient despite of difference in opinion of employees of different job experiences.

Table 4 Perspective of Employee Respondents on Health and Hygiene Consideration

Table 4 Absence of Health, Hygiene Consideration							
Sr. No.	Experience	Extremely	Highly	Moderately	Scarcely	Very rarely	Total
1	0-5 years	4(18.18)	0(0)	12(54.54)	0(0)	8(36.36)	22(100)
2	5-10 years	16(25)	17(26.56)	8(12.5)	15(23.43)	6(9.37)	64(100)
3	10-15 years	0(0)	10(71.42)	4(28.57)	0(0)	0(0)	14(100)
4	More than 15 years	2(10)	7(35)	11(55)	0(0)	0(0)	20(100)
	Total	22(18.33)	34(28.33)	35(29.17)	15(12.5)	14(11.67)	120(100)

Chi Square Value =57.924 , 'p' value=.000

Table 4 shows relationship between health, hygiene consideration and experience. It is analyzed from the table that more than three fourth of the respondent advocate that there is absence of health & hygiene consideration. Surprisingly, all employees who have job experience of more than 15 years in the bank, have admitted it. On the other hand, employees whose job experience is less than 10 years, one-third of such employees have not revealed that there is absence of health & hygiene consideration of employees in the State Bank of India. Overall, it is a precarious issue as per the great majority of the responses. To test the association between job experience and health, hygiene consideration, based upon the results of chi-square test, since p value is less than 0.05, it is concluded that there is no association in the responses of employees of different job experiences with regard to experience and healthy, hygiene consideration in the bank.

Conclusion:

The study concludes that working environment, stress and strain on employees, satisfaction & dissatisfaction etc. are correlated as the instance of working conditions of the organizations and the perception differs as per job experiences. It is concluded that there is no association in the responses of employees of different job experiences with regard to job experience and absence of welfare consideration, working environment, safety measures and health & safety consideration in State Bank of India. Moreover, there is absence of welfare consideration of employees as per the respondents. Working environment is stated to be moderately suitable. Safety measures are considered insufficient despite of difference in opinion of employees of different job experiences and there is absence of health & hygiene consideration of employees in the State Bank of India. Based upon the conclusion, the following measures are recommended:

- State Bank of India must understand that the days are gone when it had monopoly in working on the services of finance in India. There is competition and has to make sure that the regulation need to be complied strictly in the interest of employees failing which, it will have to face the situation of existence in the time to come. In this regard, health, safety, welfare and hygiene are the necessities expected by the employees and as per the expectations also being facilitated by the competing institutions in the financial market, it has to make special provisions.
- Working environment should be such that it gives a feeling to the employees that there is no difference in the organizations or banking institutions as per the facilitation.
- The management of State Bank of India must understand about the chain of relationship between facilitator, stakeholders and resources. If facilitator is interested to satisfy the stakeholders, it has to satisfy the resources particularly the human resource working within the organization and utilize its services for ensuring excellence of facilitation to the stakeholders to earn good margin thereby flourish performance levels and avoiding the stigma of recognition as government related agency because competition can damage survival of any institution and future of the management can be at stake in such situations.

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