



# **A study on Employee Job Satisfaction in DCC Bank at Bagalkot District**

**Brijmohan A Vyas**

**Assistant Professor, Department of Management studies**

**Basaveshwar Engineering College, (Autonomous) Bagalkot**

**Karnataka State**

**Pallavi Muppayanamath**

**Student, Department of Management Studies**

**Basaveshwar Engineering College, (Autonomous) Bagalkot**

**Karnataka State**

## **Abstract**

Banking sector contributes more to the Indian economy. In the bank, employees are expressed their satisfaction towards demographic variables, salary, working condition in the bank. Many researchers have carried out their study on Employee Job Satisfaction and identified the factors which affects on the employee job satisfaction. This paper focuses on factors like working environment, Training and Development, Career growth opportunities, Interpersonal relationship, Monetary and Non-monetary benefits which affects employee job satisfaction. The research was carries out by 50 DCC bank employees in Bagalkot District. The findings from the study revealed that job satisfaction of employees Working environment, Interpersonal relationship, Monetary benefits, Training programs, based on these findings the study recommends that the bank has to take appropriate measures to increase the satisfaction level among the employees in the bank.

## **Introduction to Employee Job Satisfaction**

Job Satisfaction is a very crucial tool in any company. This is going past each day responsibilities to cowl satisfaction with team members/managers, delight with organizational regulations, and the impact of their process on personnel private lives. Everything you want to realize approximately activity pleasure. Job satisfaction occurs when the person or employee feel that they are comfortable in managing their job as well

as personal life. Proper work life balance and they should feel stability in their job as well as in career growth. This is indirectly employees have the satisfaction towards the job and that work in the job meets the individual expectations, that will increase the organization productivity.

In this competitive era, as we all know for any organization human resources are the valuable assets for the company also the organization success depends on human resources. If human resources are very much satisfied about their job definitely their efficiency will be more and in turn it is profitable to the organization. Therefore, in this cut-throat environment, the organization should know the essential things like what are the employee's views about their job and also should measure the satisfaction level and certain various other aspects of job satisfaction. For the good environment of any organization job satisfaction plays a very integral role, moreover and important elements to have a good bonding or relationship between the employees and management. Therefore, the term job satisfaction means emotional reaction when the job fulfils the basic need and wants.

For the individual to run their everyday life and fulfil the basic needs and wants job satisfaction is very important. The people, who work for the organization, will have a very good effect from the organization and these effects will reflect how the employee will feel about his/her job. Therefore, we can say important factor for the both employees and employer is job satisfaction, which in turn result in success of organization. If the employees are satisfied with their job, then they will work very efficiently and effectively that will affect positively on the organization.

Every organization has an employee and the efficiency and the effectiveness of the organization depends on the team of quality employees. The organization will flourish if the employees work in favor of the organization. For the employees to work in favor of the organization motivation should be done to the employees and it is one of the important driving forces for the employees to work. If the organization has motivated the employees, then the targets will be easily achieved by the motivated team of employees. The employees will engage in to their work when they feel that there is a job satisfaction. No doubt when the employees feel that there is no job satisfaction then there will be no good work performance and they will not engage into their work i.e. in other words no employees engagement. Of course, every individual has a unique wish what they want to achieve from their respective job, but the main important factor lies in one psychology is job satisfaction. There are different factors on which job satisfaction depends and they are co-worker relationship, salary, fringe benefits like leave policy, allowance, working environment, training and development, interpersonal relationship, career growth opportunities etc.

## Literature Review

Dr. VRS Babu Yalamarathi (2021), in the article of Job satisfaction of employees in District Cooperative Central Bank, West Godavari District. Published in the "International Science, Technology and Development". Employee job satisfaction is a crucial tool at workplace environment. This study main focus is to measure the level of satisfaction of employees of DCCB West Godavari and Factors influencing on job satisfaction. In all the banks employees are the valuable asset. For this study researcher used Primary data

collected through survey method and Secondary data collected from Research papers, Case study, Magazines. For data analysis researcher used Microsoft Excel. The study reveals that most of the employee are satisfied with their job. But still there are some weaknesses existing in context of work, growth, reward related and interpersonal relations aspects. From this study researcher come to know that, if employees work properly with their respective designations, then organization can easily accomplish the target. If the organisation aims to get more work from employees, then organization need to give proper attention to enhance employee job satisfaction level.

Prakash Yalavatti (2019), in the article of a study on employee job satisfaction in co-operative banks in Koppal District. Published in the “International Journal of Current Research”. In this study researcher wants to know the variables influence on employee job satisfaction level in Koppal district co-operative banks. Here researcher used primary data collected through structured questionnaire, of 50 employees who have been selected from different levels under the convenience sampling method and secondary data has been collected from bank websites, books, and journals. Interpretation and analysis have done with two parts such as, demographic factors and employee job satisfaction. From this analysis and interpretation, researcher found that employees are satisfied towards relationship with co-workers as well as with employers but not satisfied with workload, transfer system. The study concluded with, there is a lot of variation in satisfaction level of employees. So, organization should take utmost care and develop strategies to become top one profit making bank in competitive era.

Mr. Sudheer Kumar (2019), in the article of level of job satisfaction of employees in public sector bank, with special reference to SBI Banks in Rayalaseema Division. Published in the “International Journal of Recent Technology and Engineering”. This study focuses on to suggest measures to improve the employee job satisfaction level and to understand the working environment and its effect on to get better work performance. In research methodology researcher used primary data through interview to bank managers and secondary collected from books, records journals, reports, websites etc. The major findings of this study are, majority of the employees were highly satisfied with performance appraisal system and behaviour of superior, but few employees are not satisfied with these factors. In this study author concludes with Indian employees’ feelings are very emotions So, there should be effective emotional or psychological bond between employee and employer in the organization.

Dr. A. Thangaswamy (2016), in the article of Job satisfaction in State bank of India, Kanyakumari District. Published in the Journal of “International Journal of Research Ghranthalaya”. In this study researcher adapted primary data collected through pre structured questionnaire and secondary data collected from journals, newspapers, books etc. The investigator used census method for conducting survey. From this study researcher found that clerical staff and sub staff are having same job satisfaction level but officers are having medium level job satisfaction, which was measured by porter’s model. This study concluded with employee’s job satisfaction differs from individual to individual. That will impact on the work performance of the employee at the workplace.

Md. Mobarak Karim, Md. Jannatul Islam, (2014) In the article of Job satisfaction of employees in Janata Bank Ltd. Published in the “European Journal of Business and Management”. This study objective is to evaluate the Job satisfaction level of the employees in Janata Bank Ltd. In the research methodology researcher used primary data was collected from 20 employees in Janata Bank in the form of interview, and data has been analysed by using Microsoft Excel. From the data analysis researcher found that, on an average employee are satisfied with their job but few employees are not satisfied with career development system, Promotion system, welfare facilities in the organization. The outcomes of this research is to every organization success and development depends on their human resources. Also, if the organization wants to get best out from the employees, should focus on to cultivate their job satisfaction at workplace.

**Research Gap-** In modern days, Employee Job satisfaction is a crucial aspect in every organization. Employee’s dissatisfaction leads to demotivation, decrease in morale and productivity of the organization. This is the severe issue at workplace. Many researchers carried out study on employee job satisfaction in different sectors like, Banking, IT, Automobile etc. Majority of the employees were dissatisfied with their job was observed. Since, very few researches were carried out in DCC banks. Hence, A Study on Employee Job Satisfaction in DCC bank at Bagalkot district is carried out.

### **Objective of the study**

1. To know the factors, influence on employee job satisfaction.
2. To study the level of job satisfaction at DCC Bank Bagalkot District.

### **Research Methodology**

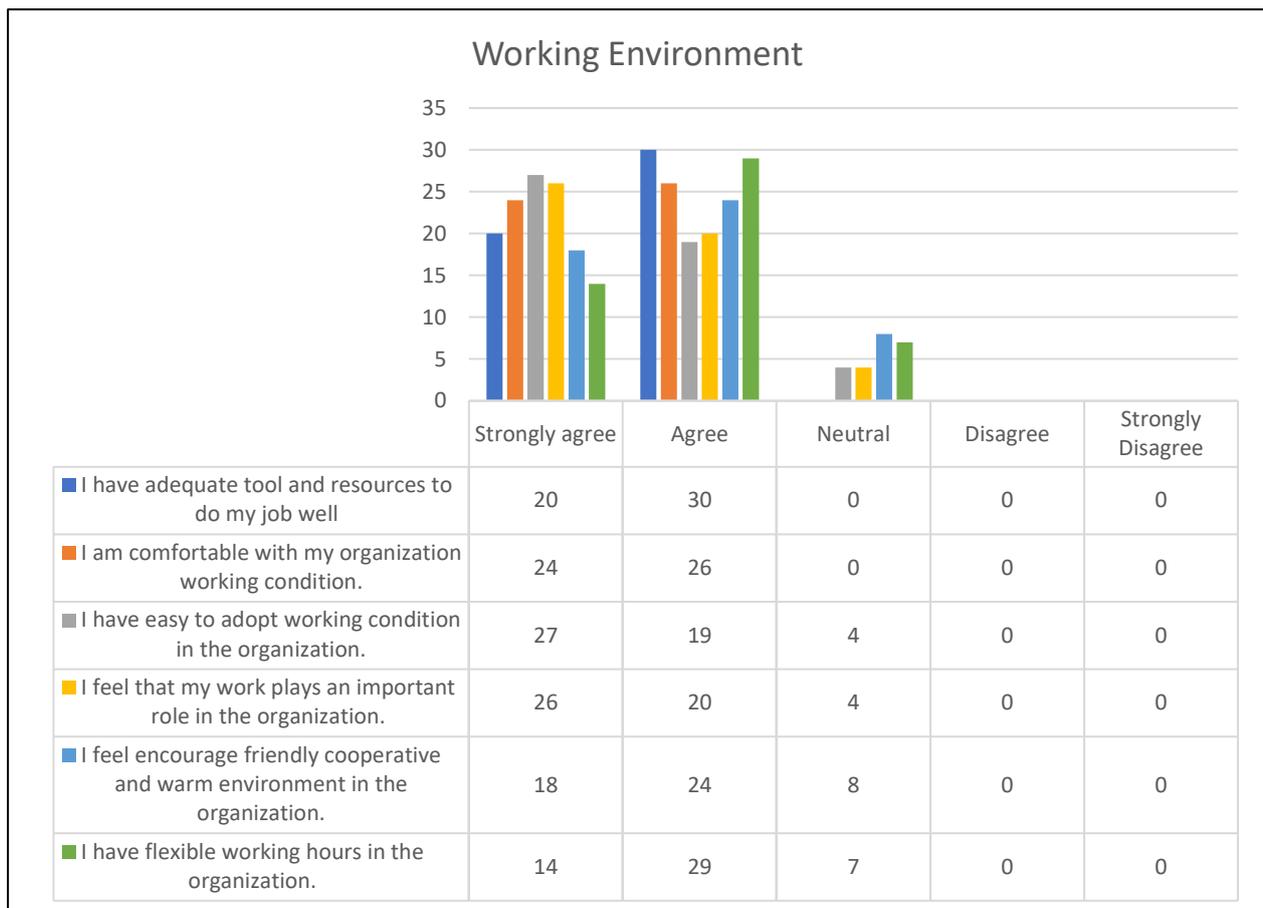
- Research Design: Descriptive Research
- Data Collection Method:

Primary Data: Data is collected through structured questionnaire.

Secondary Data: Data is collected from Research Paper and Journals.

- Data Collection Tool: Survey (Questionnaire)
- Data Analysis Tool: SPSS
- Sampling Plan:
- Sample Frame: SDC and FDC
- Sample Size: 50
- Sampling Unit: DCC bank Bagalkot, Navanagar, Navanagar Head office at Bagalkot, Guledagudd, Bilagi and Kamatagi
- Sampling Technique Tool: Random Sampling Technique

Working Environment



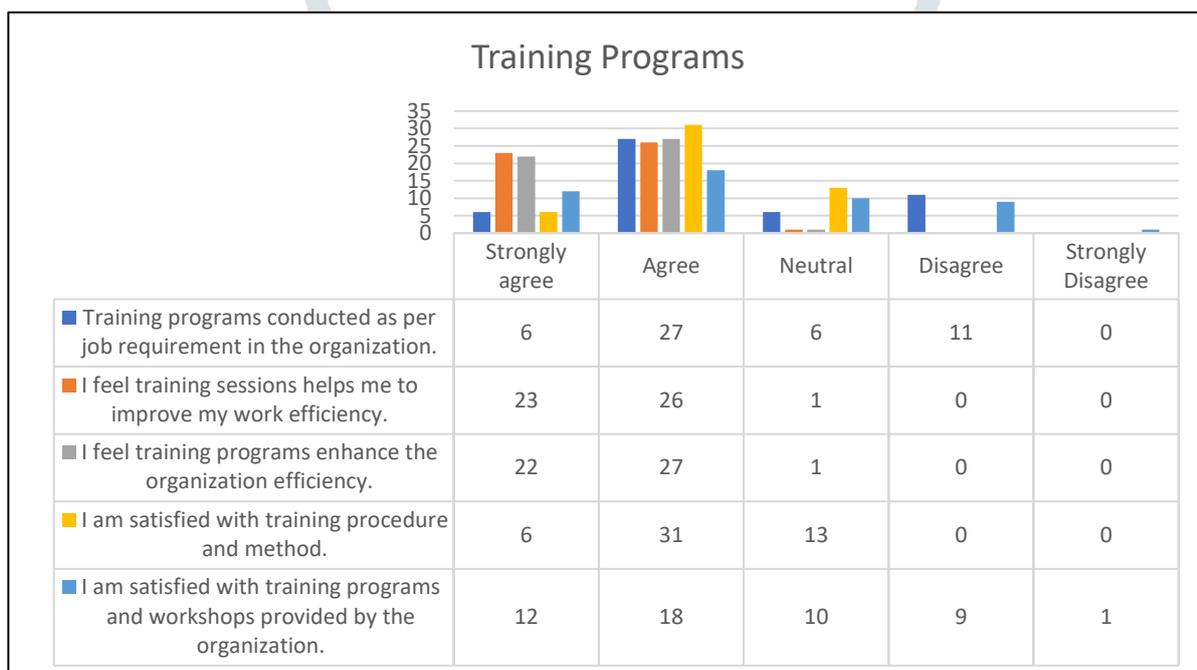
**Analysis:** Among 100% respondents, 60% of them are agree with the statement, 40% of the employees strongly agree with tools and resources provided by the organization.

- 52% of the respondents agree, 48% of the employees strongly agree for the working of the bank which makes employees to work comfortable.
- 54% of the respondents strongly agree, 38% of the agree, 8% of the respondents neutral, with the easy to adopt working condition in the bank.
- 52% of the respondents strongly agree, 40% of the respondents agree, 8% of the respondents neutral with they feel that their work plays an important role in the organization.
- 48% of the employees agree, 36% of the respondents strongly agree, 16% of the respondents neutral with that they feel encourage friendly cooperative and warm environment in the organization.
- 58% of the respondents agree, 28% of the respondents strongly agree, 14% of respondents neutral with flexible working hours in the organization.
- **Interpretation:** The above analysis it can be interpreted that most of the employees were agree with the tools and resources provided to them in the bank. Most of the respondents agree with the working condition of the bank, as employees might be friendly with each other and do the necessary help when needed, and there is a co-ordination among the employees, also the banks had provided them the necessary requirements fulfilled, which makes the employee feel comfortable or do job well. Majority of the employees strongly

agree with the easy to adopt working condition in the organization, the reason might be because banks given them necessary requirement when needed which encourages employee performance of the organization. Also Maximum of the employees strongly agree that they feel their work plays an important role in the organization, be because of their involvement in the job, supervisor considers their points and thoughts in the organization while taking decisions. even though most of the employees are working from last 10 to 15 years. Majority of the respondents agree that feel encourage friendly cooperative and warm environment in the organization, the reason might be because of cooperation among the employees, support from the supervisor and colleagues, which encourages the friendly environment in the organization. Where as most of the employees agree with flexible working hours in the organization. The reason may be because of there is a flexible work schedule in the banks and if the banks provide flexible schedule, then work progress will be much better which improves organization efficiency.



Training Programs

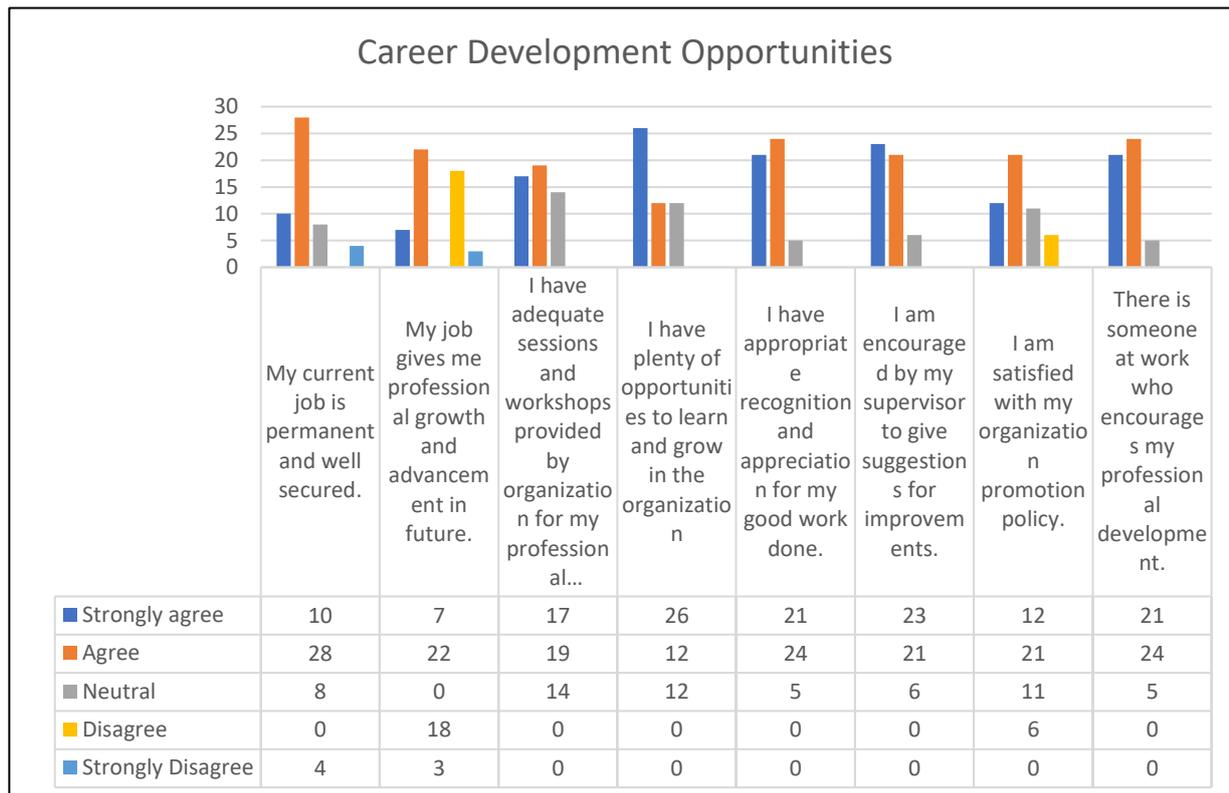


**Analysis:** From the above table out of 100% employees, 54% of the respondents agree, 22% of the respondents, 12% of the respondents were neutral, 12% of the respondents are strongly agree with training programs conducted as per their requirements in the organization.

- 52% of the respondents agree, 46% of the respondents strongly agree, 2% of the respondents neutral, with that they feel training sessions helps to improve their work efficiency.
- 54% of them are agree, 44% of the employees strongly agree, 2% of respondents neutral with they feel training programs enhance the organization efficiency.

- 62% of the respondents are agree, 26% of the respondents neutral, 12% of the respondents strongly agree with they were satisfied with training procedure and method in the organization.
- 36% of the respondents agree, 24% of the employees strongly agree, 20% of the respondents neutral, 18% of the respondents disagree, 2% of the respondents strongly agree with the training programs and workshops provided by the bank.
- **Interpretation:** From the above analysis it can be revealed that, majority of the employees agree with training programs conducted as per requirement in the organization, now a days every banking sector employee should be ready to accept that change in the bank, so according changes and employee requirement organization will provide training programs as per requirement of employee in the bank. Majority of the respondents agree with they feel training sessions helps to improve work efficiency, as training sessions plays a crucial role in employee performance, which will allow employees to acquire new skills, perform better to increase overall employee work efficiency and performance in the banks. Most of the employees they feel training programs enhance the organization efficiency, training programs will increase more productivity of the organization. And also it increases employee-retention rates in the organization which typically leads to increase productivity and organization enhancement for future growth. Maximum of the respondents agree with they were satisfied with organization training procedure and method, as according to employee requirement training procedure will be conduct, and also training method will be depend upon which type of training is employee needed in the bank, when employees are satisfied with their job requirement, they were happier and more productive. Now a days as the technology/ job nature is changing, so employee need to adopt the changing environment and also bank is sending for the extra workshops for their development, since employee are the key people for the banks success that will increase their knowledge and skills. Hence their efficiency will be more which will in turn lead to the productivity of the bank.

### Career Development Opportunities

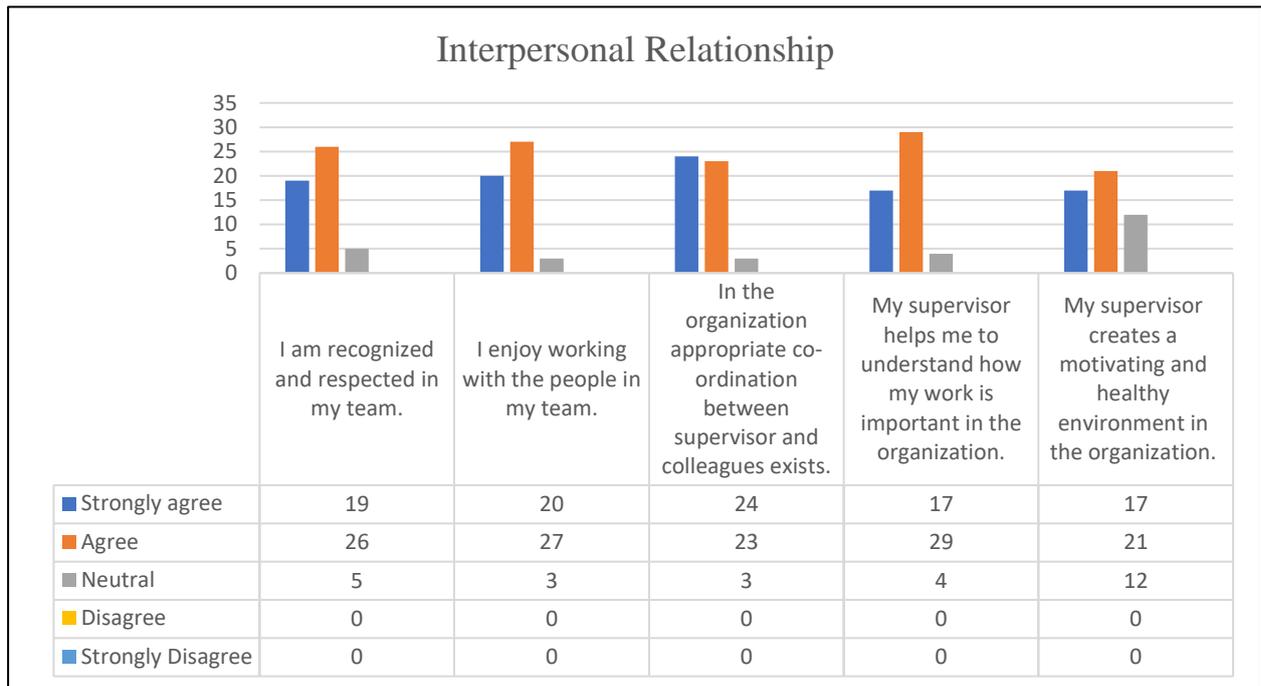


- **Analysis:** 56% of the respondents agree, 20% of the respondents strongly agree, 16% of the employees neutral, 8% of the respondents strongly agree with their current job is permanent and well secured,
- 44% of the respondents agree, 36% of the employees disagree, 14% of the respondents strongly agree, 6% of the respondents strongly disagree with their job gives them professional growth and advancement in future.
- 38% of the respondents agree, 34% of the respondents were strongly agree, 28% of the respondents neutral that they have adequate sessions and workshops provided by the organization for professional development.
- 52% of the employees strongly agree, 24% of the respondents neutral, 24% of the respondents agree with that they have plenty of opportunities to learn and grow in the organization.
- 48% of the respondents agree, 48% of the employees agree, 10% of the respondents neutral, 42% of the respondents are strongly agree that they have appropriate recognition and appreciation for good work done.
- 46% of the respondents strongly agree, 42% of the respondents agree, 12% of the respondents neutral with that they encouraged by supervisor to give suggestions for improvements.
- 42% of the respondents agree, 24% of the respondents strongly agree, 22% of the respondents neutral, 12% of respondents disagree with promotion policy.

- 48% of the respondents agree, 42% of the respondents are strongly agree, 10% of the respondents neutral with there is someone at work who encourages professional development at the organization.

**Interpretation:** From the above analysis it can be inferred that, most of the respondents agree with their current job is permanent and well secured, the reason might be their experience from last 10 to 15 years, and since job security is what individual will keep their job and if that bank employee is deceased then their family members will get replaced with a particular job and take care of their family. Majority of the respondents agree with their job gives professional growth and advancement in future, the reason might be they are gaining new skills and knowledge which will helps them to reach a goal in career. Majority of the employees agree that they have adequate sessions and workshops provided by the organization for professional development, the reason might be they are learning new skills to succeed at bank, that will lead to a promotion or doing better in a current position. maximum of the employees strongly agree that they have plenty of opportunities to learn and grow in the organization, the reason might be because of their interest and involvement towards the work, employees are in higher position at the bank. majority of the employees of bank are agree with that they have appropriate recognition and appreciation for good work done since for employees who are doing good work they are appreciated and praised so that they grow and their efficiency will be more and also there will be increase in the productivity of the bank as well as individual. Most of the respondents strongly agree with that they encouraged by supervisor to give suggestions for improvements in performing their work, as senior employee help junior in understanding the basic rules and regulations of banking system, keep motivating employees to give best, good coordination among team members. Maximum of the respondents agree with organization promotion policy, since according to the work of the employees the promotions are provided to them and most of the them are satisfied with their organization promotion policy, even banks also give the promotions so as to motivate the employee and increase their productivity and efficiency. Also, majority of the respondents agree with there is someone at work who encourages professional development, the reason might be because of their cooperation and coordination among the team members.

### Interpersonal Relationship



- Analysis:** The above table shows that among 100% respondents, 52% of them agree, 38% of the respondents strongly agree, 10% of the respondents neutral with they recognized and respected in team in the bank.
- 54% of the respondents agree, 40% of the respondents strongly agree, 6% of the respondents neutral with they enjoy working in the team.
- 48% of the respondents strongly agree, 46% of them agree, 6% of the respondents neutral with organization appropriate co-ordination between supervisor and colleagues exists in the bank.
- 58% of the employees agree, and 34% of the respondents strongly are agree with the statement, and 34% of the respondents are strongly agree, 8% of the respondents neutral with supervisor helps to understand how the employee work is important in the organization.
- 42% of the respondents agree, 34% of the respondents strongly agree, 24% of the respondents neutral with the supervisor creates a motivating and healthy environment in the bank.
- Interpretation:** From the above analysis it can be said that, majority of the employees agreed that they recognized and respected in team, employee’s involvement and achievement towards the target which is assigned by the bank, compliments for achievement among the team, that will lead to employee performance and organization performance. And also maximum of the employees agree that they enjoy working with people in team, now a days employee need enjoyable and friendly environment to give their best to the organization, the reason might be because of their behaviour, attitude, friendly relationship and co-ordination among the team members, which will increase organization productivity. Most of the respondents agree with organization appropriate co-ordination between supervisor ad colleagues, the reason might be because of their experience from last 10 to 15 years, employee’s quality and hard work,

considering employees and supervisors views and thoughts for improvement, which will encourage productivity and cooperation among workers. majority of the respondents agree with supervisor helps to understand how the employee work is important in the organization, employees are the base of a strong and long running organization so their strength, commitment, and dedication is more important. The reason might be creating new opportunities within the organization, doing little things that makes a big difference., maximum of the employees agree with supervisor creates a motivating and healthy environment in the organization, now a days employee motivation and amicable environment is needed in the organization to become more productive, the reason might be because of employees are in higher position, they are getting supportive work environment to give their best, they have appropriate reward and recognition for their hard and good work done in the bank.

## Hypothesis

### 1. Working Environment

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.363 <sup>a</sup>	.132	.114	.44559

a. Predictors: (Constant), WorkEnv

b. Dependent Variable: Rate the overall satisfaction with respected your job

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.449	1	1.449	7.300	.010 <sup>a</sup>
	Residual	9.531	48	.199		
	Total	10.980	49			

a. Predictors: (Constant), Working Environment

b. Dependent Variable: Rate the overall satisfaction with respected your job

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.098	.699		3.001	.004
	WorkEnv	.432	.160	.363	2.702	.010

a. Dependent Variable: Rate the overall satisfaction with respected your job

H1: There is a relationship between Working environment and Job satisfaction.

Analysis: From the above Anova table (Significant) P value is .010, which is less than 0.05

Interpretation: The above table it can be interpreted that the relationship between working environment and job satisfaction of the employees of DCC Bank is statistically significant. The data supports the hypothesis of the study and which ascertains the influence of the dependent variable (working environment) on the independent variable (job satisfaction).

## 2. Training and Development

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.018 <sup>a</sup>	.000	-.020	.47820

a. Predictors: (Constant), Training Development

b. Dependent Variable: Rate the overall satisfaction with respected your job

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.004	1	.004	.016	.899 <sup>a</sup>
	Residual	10.976	48	.229		
	Total	10.980	49			

a. Predictors: (Constant), Training Development

b. Dependent Variable: Rate the overall satisfaction with respected your job

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.898	.647		6.022	.000
	TrainingDev	.021	.162	.018	.127	.899

a. Dependent Variable: Rate the overall satisfaction with respected your job

H2: There is no relationship between Training & Development and Job satisfaction

Analysis: From the above Anova table (Significant) P value is .889 which is more than 0.05

Interpretation: From the above table it can be interpreted that the relationship between Training programs and job satisfaction of the employees of DCC Bank is not statistically significant. The data not supports the hypothesis of the study and which ascertains the influence of the dependent variable (Training programs) on the independent variable (job satisfaction).

3. Career Development Opportunities

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.150 <sup>a</sup>	.023	.002	.47286

a. Predictors: (Constant), CareerOpp

b. Dependent Variable: Rate the overall satisfaction with respected your job

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.247 <sup>s</sup>	1	.247	1.105	.298 <sup>a</sup>
	Residual	10.733	48	.224		
	Total	10.980	49			

a. Predictors: (Constant), CareerOpp

b. Dependent Variable: Rate the overall satisfaction with respected your job

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.488	.473		7.376	.000
	CareerOpp	.123	.117	.150	1.051	.298

a. Dependent Variable: Rate the overall satisfaction with respected your job



H3: There is no relationship between career development opportunities and job satisfaction.

Analysis: From the above Anova table (Significant) P value is .298 which is more than 0.05

Interpretation: From the above table it can be interpreted that the relationship between career growth opportunities and job satisfaction of the employees of DCC Bank is statistically significant. The data not supports the hypothesis of the study and which ascertains the influence of the dependent variable (career development opportunities) on the independent variable (job satisfaction).

## 4. Interpersonal Relationship

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.487 <sup>a</sup>	.237	.221	.41781

a. Predictors: (Constant), InterPer

b. Dependent Variable: Rate the overall satisfaction with respected your job

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.601	1	2.601	14.900	.000 <sup>a</sup>
	Residual	8.379	48	.175		
	Total	10.980	49			

a. Predictors: (Constant), InterPer

b. Dependent Variable: Rate the overall satisfaction with respected your job

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.251	.709		1.764	.084
	InterPer	.638	.165	.487	3.860	.000

a. Dependent Variable: Rate the overall satisfaction with respected your job

H4: There is a relationship between interpersonal relationship and job satisfaction.

Analysis: From the above Anova table (significant) P value is .000 which is less than 0.05.

Interpretation: From the above table it can be interpreted that the relationship between Interpersonal relationship and job satisfaction of the employees of DCC Bank is statistically significant. The data supports the hypothesis of the study and which ascertains the influence of the dependent variable (Interpersonal relationship) on the independent variable (job satisfaction).

## 5. Monetary Benefits

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.287 <sup>a</sup>	.083	.064	.45809

a. Predictors: (Constant), Monetary

b. Dependent Variable: Rate the overall satisfaction with respected your job

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.907	1	.907	4.324	.043 <sup>a</sup>
	Residual	10.073	48	.210		
	Total	10.980	49			

a. Predictors: (Constant), Monetary

b. Dependent Variable: Rate the overall satisfaction with respected your job

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.628	.653		4.022	.000
	Monetary	.297	.143	.287	2.079	.043

a. Dependent Variable: Rate the overall satisfaction with respected your job.



H5: There is a relationship between monetary benefits and job satisfaction.

Analysis: From the above Anova table (significant) P value is .043 which is less than 0.05.

Interpretation: The above table it can be interpreted that the relationship between monetary benefits and job satisfaction of the employees of DCC Bank is statistically significant. The data supports the hypothesis of the study and which ascertains the influence of the dependent variable (monetary benefits) on the independent variable (job satisfaction).

## 6. Non-Monetary Benefits

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.212 <sup>a</sup>	.045	.025	.46737

a. Predictors: (Constant), Nonmonetary

b. Dependent Variable: Rate the overall satisfaction with respected your job

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.495	1	.495	2.267	.139 <sup>a</sup>
	Residual	10.485	48	.218		
	Total	10.980	49			

a. Predictors: (Constant), Nonmonetary

b. Dependent Variable: Rate the overall satisfaction with respected your job

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.309	.451		7.339	.000
	Nonmonetary	.176	.117	.212	1.506	.139

a. Dependent Variable: Rate the overall satisfaction with respected your job

H6: There is no relationship between non-monetary benefits and job satisfaction.

Analysis: From the above Anova table (significant) P value is .139 which is more than 0.05

Interpretation: From the above table it can be interpreted that the relationship between working environment and job satisfaction of the employees of DCC Bank is statistically significant. The data supports the hypothesis of the study and which ascertains the influence of the dependent variable (Non-Monetary Benefits) on the independent variable (job satisfaction).

## Discussion

In the study it is observed that employees are satisfied with their salary, working environment, Interpersonal relationship but they are not satisfied with Training programs, Career growth opportunities. 38% of the employees agree that they have adequate sessions and workshops provided by the bank for professional development, 34% strongly agree, 28% neutral. 36% of the respondents agree with they are satisfied with training programs and workshops provided by the organization, 24% strongly agree, 20% neutral, 18% disagree, 2% strongly disagree.

Most of the employees said that, bank is not providing sufficient training programs as per our requirement and they are not having much career growth opportunities for their development in the future. So based on discussion Bank has to take some initiatives to increase the satisfaction level of the employees as well as increase productivity of the bank. Here are the some suggestions to the bank:

The bank can provide the training programs and workshops according to their employee requirement, even they can send employees to other place for workshops, so that will increase individual efficiency towards their work as well organization productivity.

The bank can adapt higher education facility, for their employees which will encourage employee career opportunities in the bank. And provide promotions to their good and hard work that will improve employee skills and knowledge towards the work also for their advancement in future.

The bank can conduct team coordination and team building sessions to cultivate the better relationship between supervisors and colleagues, that will enhance employee better involvement and they can become motivated at workplace.

## Conclusion

Employee job satisfaction contributes more to the Indian economy. The above study gives the details about the factors which can causes job satisfaction among employees in the bank. The factor consists of training and development, working environment, career growth opportunities, interpersonal relationship, job security, flexible work schedule, team coordination, rewards and appreciation, monetary and non-monetary benefits like salary, bonus, medical benefits, extra-time off.

From the research it can be said that employees are satisfied with working environment and interpersonal relationship in the bank, training programs and career growth opportunities employees are satisfied but with some constraints which can be improved as given in the suggestions. Hence, if banks look into those suggestions, then there may be still better growth in the organization as well as the enhance individual performance towards their work and thus, there will be good productivity of the bank. By this study I conclude that, employee job satisfaction very important in the organization, so that management should take care of

their employees that will leads to employee morale, performance as well as organization productivity in the competitive world.

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