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Job Satisfaction of Bank Employees in Tirupati District: A Comparative Study of Public and Private Sector Banks

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Abstract: This paper has made an attempt to analyze the socio-economic factors of sample respondent employees of Public Sector and Private Sector Banks in Tirupati district, A.P and to examine the level of job satisfaction of sample respondent employees of Public Sector and Private Sector Banks in Tirupati district, A.P. The primary data has been collected from the respondent employees of Public and Private Sector Banks in Tirupati district for the year 2025-26. For the purpose of primary data collection, total sample was 400 employees, 200 each from Public Sector and Private Sector Banks were selected randomly. The primary data was conducted through structured questionnaire and some personal interview. Tools for measuring data mean, percentages and Chi-square test have been used. This paper reveals that majority of the sample respondents of Public Sector Banks (72.50 per cent) belong to male category whereas in the Private Sector Banks majority of the 127 sample respondents (63.50 per cent) belong to male category. However, the least number 55 sample respondents (27.50 per cent) belong to female category in Public Sector Banks whereas in the Private Sector Banks 73 sample respondents (36.50 per cent) belonging to female category. It is suggested that the Public Sector and Private Sector banks have to take step to improve recreational facility and communication system to make an employee most satisfied and Public Sector and Private Sector banks have to make some changes in its present training system, refresher course and performance appraisal system of it. It is concluded that the job satisfaction plays an important role on the employees working as well as in the progress of banking sector. Banking sector essentially provides job to a large number of individuals and thus it is necessary to measure satisfaction level of employees working at bank.

Keywords: Job Satisfaction, Public Sector Banks, Private Sector Banks, Training System

INTRODUCTION

Today every organization has been facing stiff competition. Therefore, organizations need to do right things at the right time. In this situation, HRM plays major role to achieve organizational goals. Job satisfaction is the one of the major concepts in human resource management. Employee satisfaction is a measure of how workers are with their job and working environment. It is fact that satisfied employees are only valuable asset for an organization. The company can get tremendous benefits from satisfied employees as they are likely to produce more and take fewer days off. Job satisfaction plays an important role on the employees working as well as in the progress of banking sector. Banking sector essentially provides job to a large number of individuals and thus it is necessary to measure satisfaction level of employees working at bank. Employees that are content at their jobs, have a positive view in their personal lives, which contributes to a social environment that is expressively strong. Employee satisfaction is a metric that measures how satisfied employees are with their jobs and working environment. Job satisfaction describes how content an individual is with his or her job. Job satisfaction can be influenced by a person's ability to complete required tasks, the level of communication in an organization, and the way management treats employees. Job satisfaction is a worker's sense of achievement and success on the job. It is generally perceived to be directly linked to productivity as well as to personal well-being.

REVIEW OF LITERATURE

Poonam Devi [1] in her paper entitled "A comparative study of employee Job Satisfaction in Public and Private Sector Banks in Rewari", has made an attempt to find out the Inter-personal factors which are affecting employee Job satisfaction in Public and Private Sector Banks and to study the Management and Employee Relationship of Public and Private Sector Banks towards employee Job satisfaction. This Study found that about 85.71 per cent employees are satisfied from the incentive they got and 14.29 per cent are not fully satisfied in Public Bank. And in Private Bank 57.14 are satisfied and 42.86 per cent employees are not satisfied from the incentive they got. The result of the study indicated that lay-off threats, quick turnover, less welfare schemes, and less scope for vertical growth increase job dissatisfaction. On the other hand, secure job environment, welfare policies and job stability increase the degree of job satisfaction.

Junumoni Das and Jain. P.K. [2] in their article entitled "Level of Job Satisfaction in Private Sector Banks: A Comparative Study of Various Private Sector Banks of Guwahati", has made an attempt to determine the factors that are important for the employees of private sector banks; to determine the impact of the identified factors on overall satisfaction and to analyze the level of satisfaction of the identified factors among the employees of various private sector banks of Guwahati. This study highlighted 35 per cent of the employees of YES Bank are showing satisfaction and 40 per cent high satisfaction, 54 per cent of the ICICI Bank employees seems to be satisfied with 8.6 per cent highly satisfied. It is found that on the other hand employees of other banks which are not considered as the top-ranking banks show more satisfaction towards the factors than the top-ranking banks viz., ICICI, AXIS and INDUSIND. It is suggested that every private sector bank must try to maintain the job satisfying factors as identified in the study at an optimum level for greater interest of the organization.

Obulesu Varikunta *et al.* [3], in their paper entitled "Job Satisfaction in Public Sector Bank Employees", in this study public sector bank employees job satisfaction levels find out to State Bank of India, in Rayalaseema Division. It threw light on the effects of socio-economic and geographic variables on Job satisfaction. The study shows that Job preference, Co-operation among Coworkers, working environment, working facilities, salary satisfaction, increment satisfaction, welfare facilities, other facilities, performance appraisal system, behaviour of boss, State Bank of India (SBI) is the public sector Bank it is a large number of Happy employees in the SBI banks namely as SBI banks in Rayalaseema division, A.P, India. This paper reveals that overall job satisfaction of Officers is dependent on the status of the spouse, experience in years and educational qualification. It is concluded that now the present situation of employee satisfaction in the banking sector it is very difficult, and every organization could focus on the employee satisfaction level and having to develop the organization. The employee job nature could impact of the satisfaction level in the namely banks of SBI Rayalaseema Division, Andhra Pradesh.

Vinay Kumar V.P. and Ravi Narayana K.S. [4] in their paper entitled "A Study on Job Satisfaction of Employees in Private Sector Banks", this study focused on level of job satisfaction of private bank employees with all-changing environment and its impact on the organization. The data required for the study was collected through survey method and random sampling method was used. This study identified that position, nature of work and recognitions are the factors which describe the employees job satisfaction. On the other hand, job security, human relationship in the organization, social need and recognition of the performance motivates the employees to perform better. This study covers the employees of three major private banks i.e., HDFC Bank, ICICI Bank and AXIS Bank in Gangavathi. This study found that factors of job satisfaction and factors of motivation seems to be same.

Objectives of the Study

The following objectives of the present study are:

- To analyze the socio-economic factors of sample respondent employees of Public Sector and Private Sector Banks in Tirupati district, A.P and
- To examine the level of job satisfaction of sample respondent employees of Public Sector and Private Sector Banks in Tirupati district, A.P.

Hypotheses

The following hypotheses are formulated on the basis of the set of objectives for the present study:

- There is no significant relationship between the age groups of sample respondents of Public Sector and Private Sector Banks in Tirupati district
- There is no significant relationship between the gender classification of sample respondents of Public Sector and Private Sector Banks in Tirupati district
- There is no significant relationship between the marital status of sample respondents of Public Sector and Private Sector Banks in Tirupati district
- There is no significant association between the educational qualifications of sample respondents of Public Sector and Private Sector Banks in Tirupati district
- There is no significant association between the monthly income of sample respondents of Public Sector and Private Sector Banks in Tirupati district and
- There is no significant association between the job satisfaction levels of the sample respondents of Public Sector and Private Sector Banks in Tirupati district

RESEARCH METHODOLOGY

The study is designed to use primary data mainly, as the data required for the study is primary in nature. The primary data were collected from two groups, one group belonging to the Public Sector and the other group belonging to the Private Sector Banks. For the purpose of primary data collection, total sample was 400 employees, 200 each from Public Sector and Private Sector Banks were selected randomly. A proportionate random sampling technique was adopted to select employees from each bank under Public and Private Sectors respectively. Data was collected from both primary and secondary sources. The primary data has been collected from the respondent employees of Public and Private Sector Banks in Tirupati district for the year 2025-26. The primary data was conducted through structured questionnaire and some personal interview and the secondary data was collected from books, magazines, internet and newspapers. Tools for measuring data mean, percentages and Chi-square test have been used [5].

Age

The age ranges of sample respondent employees of Public Sector and Private Sector Banks in Tirupati District are presented in Table 1.

Table 1 shows the age-wise distribution of sample respondent employees of Public Sector and Private Sector Banks in Tirupati district. It is observed from the table that majority of the sample respondents (30.00 per cent) are in the age group of 36-45 years, followed by 107 sample respondents (26.75 per cent) are in the age group of 46-55 years, 84 sample respondents (21.00 per cent) are in the age group of 26-35 years, 48 sample respondents (12.00 per cent) are in the age group of below 25 years and 41 sample respondents (10.25 per cent) are in the age group of above 55 years.

Majority of the 65 sample respondents of Public Sector Banks (32.50 per cent) are in the age group of 46-55 years, followed by 57 sample respondents (28.50 per cent) are in the age group of 36-45 years, 38 sample respondents (19.00 per cent) are in the age group of 26-35 years, 23 sample respondents (11.50 per cent) are in the age group of above 55 years and 17 sample respondents (8.50 per cent) are in the age group of below 25 years. Whereas in the Private Sector Banks, majority of the 63 sample respondents (31.50 per cent) are in the age group of 36-45 years, followed by 46 sample respondents (23.00 per cent) are in the age group of 26-35 years, 42 sample respondents (21.00 per cent) are in the age group of 46-55 years, 31 sample respondents (15.50 per cent) are in the age group of below 25 years and 18 sample respondents (9.00 per cent) were in the age group of above 55 years.

The calculated value of $\chi 2$-test statistic (10.6992) is much less than its critical value (13.277). Hence, the null hypothesis may be accepted at 1% level of significance. It can be inferred that there is no significant association between the age ranges of sample respondent employees of Public Sector and Private Sector Banks in Tirupati district [6].

Gender

Sample respondent employees of Public and Private Sector Banks have been classified into male and female categories. The Gender-wise sample respondent employees of Public Sector and Private Sector Banks in Tirupati district are presented in Table 2:

Table 1: Age-Wise Distribution of Sample Respondent Employees of Public Sector and Private Sector Banks in Tirupati District

Age (Years)	Public Sector (Banks)	Private Sector (Banks)	Total
Below 25	17 (8.50)	31 (15.50)	48 (12.00)
26-35	38 (19.00)	46 (23.00)	84 (21.00)
36-45	57 (28.50)	63 (31.50)	120 (30.00)
46-55	65 (32.50)	42 (21.00)	107 (26.75)
Above 55	23 (11.50)	18 (9.00)	41 (10.25)
Total	200 (100)	200 (100)	400 (100)
$\chi 2$ =10.6992**			

Source: Field Survey, **Significant at 0.01 level

Table 2: Gender-Wise Sample Respondent Employees of Public Sector and Private Sector Banks in Tirupati District

Gender	Public Sector (Banks)	Private Sector (Banks)	Total
Male	145 (72.50)	127 (63.50)	272 (68.00)
Female	55 (27.50)	73 (36.50)	128 (32.00)
Total	200 (100)	200 (100)	400 (100)
$\chi 2$ =3.7224@			

Source: Field Survey, @- Not Significant

Table 3: Marital Status of Sample Respondent Employees of Public Sector and Private Sector Banks in Tirupati district

Marital Status	Public Sector (Banks)	Private Sector (Banks)	Total
Married	174 (87.00)	165 (82.50)	339 (84.75)
Un- Married	26 (13.00)	35 (17.50)	61 (15.25)
Total	200 (100)	200 (100)	400 (100)
$\chi 2$ =1.5668@			

Source: Field Survey, @-Not Significant

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Table 4: Educational Qualifications of Sample Respondent Employees of Public Sector and Private Sector Banks in Tirupati District

Educational Qualifications	Public Sector (Banks)	Private Sector (Banks)	Total
SSC	24 (12.00)	20 (10.00)	44 (11.00)
UG	51 (25.50)	60 (30.00)	111 (27.25)
PG	85 (42.50)	89 (44.50)	174 (43.50)
Professional	40 (20.00)	31 (15.50)	71 (17.75)
Total	200 (100)	200 (100)	400 (100)
$\chi 2$ =2.3262@			

Source: Field Survey, @-Not Significant

Table 5: Monthly Income of the Sample Respondent Employees of Public Sector and Private Sector Banks in Tirupati District

Monthly Income Ranges	Public Sector (Banks)	Private Sector (Banks)	Total
Below Rs.30,000	20 (10.00)	28 (14.00)	48 (12.00)
Rs.30,001-Rs.40,000	48 (24.00)	40 (20.00)	88 (22.00)
Rs.40,001-Rs.50,000	60 (30.00)	90 (45.00)	150 (37.50)
Above Rs.50,001	72 (36.00)	42 (21.00)	114 (28.50)
Total	200 (100)	200 (100)	400 (100)
$\chi 2$ =15.9554*			

Source: Field Survey, *Significant at 0.05 level

It is observed from the Table 2 shows that the sample respondent employees of Public Sector and Private Sector Banks have been distributed as male and female categories. It is clear from the above table that majority of the sample respondents (68.00 per cent) belong to male category and followed by 128 sample respondents (32.00 per cent) belong to female category. Majority of the sample respondents of Public Sector Banks (72.50 per cent) belong to male category and followed by 55 sample respondents (27.50 per cent) belong to female category. Similarly, majority of the sample respondents of Private Sector Banks (63.50 per cent) belong to male category and followed by 73 sample respondents (36.50 per cent) belonging to female category [7].

The calculated value of $\chi 2$-test statistic (3.7224) is much less than its critical value (3.841). Hence, the null hypothesis may be accepted at 5% level of significance. It can be inferred that there is no significant association between the gender classification of sample respondents of Public Sector and Private Sector Banks in Tirupati district.

Marital Status

The sample respondents of Public Sector and Private Sector Banks are classified into married and unmarried categories. The marital status of sample respondent employees of Public Sector and Private Sector Banks in Tirupati district are presented in Table 3.

Table 3 presents the distribution of sample respondent employees of Public Sector and Private Sector Banks in Tirupati district over married and unmarried categories. It is clear from the above table that majority of the sample respondents (84.75 per cent) belong to married category and followed by 61 sample respondents (15.25 per cent) belong to unmarried category. Majority of the sample respondents of Public Sector Banks (87.00 per cent) belong to married category and 26 sample respondents (13.00 per cent) are under unmarried category. Whereas in the Private Sector Banks, majority of the sample respondents (82.50 per cent) belong to married category and 35 sample respondents (17.50 per cent) belong to unmarried category.

The calculated value of $\chi 2$-test statistic (1.5668) is much less than its critical value (3.841). Hence, the null hypothesis may be accepted at 5% level of significance. It can be inferred that there is no significant association between the marital status of sample respondents of Public Sector and Private Sector Banks in Tirupati district [8].

Educational Qualifications

The sample respondent employees of Public Sector and Private Sector Banks are classified according to their educational qualifications into four categories viz., SSC, Graduate, Post Graduate and Professional education. The details of educational qualifications of sample respondent employees of Public Sector and Private Sector Banks in Tirupati district are presented in Table 4.

Table 4 shows the educational qualifications of sample respondent employees of Public Sector and Private Sector Banks in Tirupati district. It is understood from the table above that majority of the sample respondents (43.50 per cent) possess Post Graduation qualification, followed by 111 sample respondents (27.25 per cent) having UG qualification, 71 sample respondents (17.75 per cent) having Professional qualification and 44 sample respondents (11.00 per cent) are of SSC qualification.

Majority of the sample respondents of Public Sector Banks (42.50 per cent) possess Post Graduation qualification, followed by 51 sample respondents (25.50 per cent) having UG qualification, 40 sample respondents (20.00 per cent) having Professional Qualification and 24 sample respondents (12.00 per cent) are of SSC qualification. Whereas in the Private Sector Banks, majority of the sample respondents (44.50 per cent) possess Post Graduation qualification, followed by 60 sample respondents (30.00 per cent) having UG qualification, 31 sample respondents (15.50 percent)

Table 6: Satisfaction levels of sample respondent employees of Public Sector and Private Sector Banks in Tirupati District

Satisfaction Levels	Public Sector (Banks)	Private Sector (Banks)	Total
Low	37 (18.50)	76 (38.00)	113 (28.25)
Middle	115 (57.50)	94 (47.00)	209 (52.25)
High	48 (24.00)	30 (15.00)	78 (19.50)
Total	200 (100)	200 (100)	400 (100)
χ2 =19.724@			

Source: Field Survey, @-Not Significant

having Professional Qualification and 20 sample respondents (10.00 per cent) are of SSC qualification [9].

The calculated value of χ2-test statistic (2.3262) is much less than its critical value (7.815). Hence, the null hypothesis may be accepted at 5% level of significance. It can be inferred that there is no significant association between the educational qualifications of sample respondents of Public Sector and Private Sector Banks in Tirupati district.

Monthly Income

The monthly income of the sample respondent employees of Public Sector and Private Sector Banks in Tirupati district are shown in Table 5.

Table 5 reveals that the monthly income of the sample respondent employees of Public Sector and Private Sector Banks in Tirupati district. It is understood from the table above that majority of the sample respondents (37.50 per cent) drawing a salary between 40,001- Rs. 50,000, followed by 114 sample respondents (28.50 per cent) drawing a salary of above Rs. 50,000, 88 sample respondents (22.00 per cent) drawing a salary between 30,001-Rs. 40,000 and 48 sample respondents (12.00 per cent) drawing a salary of below Rs. 30,000 per month.

Majority of the 72 sample respondent employees, who are working in the Public Sector Banks (36.00 per cent) drawing a salary of above Rs. 50,001, followed by 60 sample respondents (30.00 per cent) drawing a salary between 40,001 and Rs. 50,000, 48 sample respondents (24.00 per cent) drawing a salary between 30,001 and Rs. 40,000 and 20 sample respondents (10.00 per cent) drawing a salary of less than Rs. 30,000 per month. Whereas in the Private Sector Banks, majority of the sample respondents (45.00 per cent) drawing a salary between 40,001 and Rs. 50,000, followed by 42 sample respondents (21.00 per cent) drawing a salary of above Rs. 50,001, 40 sample respondents (20.00 per cent) drawing a salary between 30,001 and Rs. 40,000 and 28 sample respondents (14.00 per cent) drawing a salary of below Rs. 30,000 per month [10].

The calculated value of χ2-test statistic (15.9554) is much higher than its critical value (7.815). Hence, the null hypothesis may be rejected at 5% level of significance. It can be inferred that there is a significant association between the monthly income of sample respondents of Public Sector and Private Sector Banks in Tirupati district.

Level of Satisfaction

The satisfaction levels of sample respondent employees of Public Sector and Private Sector Banks in Tirupati district are presented in Table 6.

Table 6 depicts that the satisfaction levels of the sample respondent employees of Public Sector and Private Sector Banks in Tirupati district. It is understood that majority of the sample respondents (52.25 per cent) who have expressed middle level of job satisfaction, followed by 113 sample respondents (28.25 per cent) who have expressed low level of job satisfaction and 78 sample respondents (19.50 per cent) who have expressed that they have high level of job satisfaction [11].

Majority of the sample respondent employees in Public Sector Banks (57.50 per cent) who have expressed middle level of job satisfaction, followed by 48 sample respondents (24.00 per cent) who have expressed high level of job satisfaction and 37 sample respondents (18.50 per cent) who have expressed low level of job satisfaction. Whereas in the case of Private Sector Banks, majority of the sample respondents (47.00 per cent) who have expressed middle level of job satisfaction, followed by 76 sample respondents (38.00 per cent) who have expressed low level of job satisfaction and 30 sample respondents (15.00 per cent) who have expressed that they have high level of job satisfaction [12].

The calculated value of χ2-test statistic (19.724) is much higher than its critical value (5.991). Hence, the null hypothesis may be rejected at 5% level of significance. It can be inferred that there is a significant association between the job satisfaction levels of the sample respondents of Public Sector and Private Sector Banks in Tirupati district.

Findings

- Majority of the 65 sample respondents of Public Sector Banks (32.50 per cent) are in the age group of 46-55 years whereas in the majority of the 63 sample respondents of Private Sector Banks (31.50 per cent) are in the age group of 36-45 years. However, the least number 17 sample respondents of Public Sector Banks (8.50 per cent) are in the age group of below 25 years and 18 sample respondents of Private Sector banks (9.00 per cent) were in the age group of above 55 years in Tirupati district. This indicates that younger people with higher educational qualifications had been associated with Private Sector Banks

- Majority of the sample respondents of Public Sector Banks (72.50 per cent) belong to male category whereas in the Private Sector Banks majority of the 127 sample respondents (63.50 per cent) belong to male category. However, the least number 55 sample respondents (27.50 per cent) belong to female category in Public Sector Banks whereas in the Private Sector Banks 73 sample respondents (36.50 per cent) belonging to female category [13]
- Majority of the 174 sample respondents of Public Sector Banks (87.00 per cent) belong to married category whereas in the majority of the 165 sample respondents of Private Sector Banks (82.50 per cent) belong to married category. However, the least number of 26 sample respondents (17.50 per cent) belong to unmarried category in Private Sector Banks whereas in the Public Sector Banks 26 sample respondents (13.00 per cent) are under unmarried category
- Majority of the 85 sample respondents of Public Sector Banks (42.50 per cent) possess Post Graduation qualification whereas in the Private Sector Banks, majority of the 89 sample respondents (44.50 per cent) possess Post Graduation qualification. However, the least number of Private Sector Banks 20 sample respondents (10.00 per cent) are of SSC qualification whereas in the Public Sector Banks 24 sample respondents (12.00 per cent) are of SSC qualification [14]
- Majority of the 72 sample respondent employees, who are working in the Public Sector Banks (36.00 per cent) drawing a salary of above Rs.50,001 and the least number 20 sample respondents (10.00 per cent) drawing a salary of less than Rs.30,000 per month. Whereas in the Private Sector Banks, majority of the 90 sample respondents (45.00 per cent) drawing a salary between Rs.40,001-Rs.50,000 and the least number 28 sample respondents (14.00 per cent) drawing a salary of below Rs.30,000 per month
- Majority of the 115 sample respondent employees in Public Sector Banks (57.50 per cent) who have expressed middle level of job satisfaction. Whereas in the case of Private Sector Banks, majority of the 94 sample respondents (47.00 per cent) who have expressed middle level of job satisfaction. However, the least number 30 sample respondents (15.00 per cent) who have expressed that they have high level of job satisfaction in Private Sector Banks whereas in the Public Sector Banks 37 sample respondents (18.50 per cent) who have expressed low level of job satisfaction [15]

Suggestions

- Public Sector and Private Sector banks have to take step to improve recreational facility and communication system to make an employee most satisfied
- Public Sector and Private Sector banks have to make some changes in its present training system, refresher course and performance appraisal system of it
- Private Sector banks have to reduce workload for employees to make them happy at work place
- The branch managers should conduct branch level meetings periodically to appraise the employees across the cadre on the progress made by the branch on various performance indicators and invite suggestions for addressing the challenges faced at the branch level. This would promote a sense of participation among the employees
- The construction of staff quarters for different categories of employees at various places close to the branch would go a long way in addressing the problems of late coming stress, early leaving, etc. Besides providing the benefits of subsides rent in these days of sky rocketing rent, it would help increase the productivity of the employees by reducing the stress and strain involved in travelling to work place on daily basis
- Divisional office should undertake periodic satisfaction survey so that it can take necessary steps to stop out the areas of dissatisfaction and take remedial measures while sustaining the higher level of satisfaction by continuing positive motives

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