

# An Empirical Assessment of Employees' Demographic Factors and Job Satisfaction: With Reference to Urban Co-operative Banks

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## Abstract

**Purpose:** This is an empirical study, which has been conducted to evaluate the employees' demographic factors and their satisfaction. It also intended to analyze the relationship between the demographic variables and job satisfaction.

**Design and Methodology:** Two hundred fifty (250) urban co-operative banks' employees were chosen for this study, and a simple random sampling technique was employed to pick the samples. The planned, structured, and most preferred questionnaire by Spector (1997) (Job Satisfaction questionnaire) having a five-point Likert scale of strongly agree to strongly disagree, was utilized to mount up the primary data. Secondary information was incorporated through different methods such as Articles, Journals; websites etc.

**Analysis Tools:** Pearson's Correlation has been utilized to analyze, infer, and test the hypothesis of the data having metric data. To assess dichotomous variables with continuous t-tests, for categorical data one way ANOVA and to test linear relationship between the dependent and independent variable multiple linear regression test has been employed. SPSS-20.0 was used for software assistance.

**Findings:** The majority of the employees were male, married, and fell under the 26 to 35 age category, having a UG degree and less than 10 years of experience. Pay, Promotion, Supervision, co-workers, Nature of work, and communication has a positive relationship with the overall job satisfaction and Nature of the work is a highly impacting factor on job satisfaction of the employees working in the co-operative banks followed by co-workers.

**Research limitations:** This study covers only 250 employees and job satisfaction among the co-operative banks' employees.

**Keywords:** Nature of work, Coworker, Supervision, Pay, Promotion, Job satisfaction, Urban Co-operative bank

## 1. Introduction

The job satisfaction of the employees started in the early 1930s that has greatly influenced the economic and employment issues. (Weiss & Merlo, 2015). The same period it was become a common circumstance to do anonymous assessment on job satisfaction (Latham & Budworth, 2007). Therefore employee job satisfaction becomes a crucial part to the employer to retain skillful and talented employees in the same organization. In the same way cooperative societies (Banks) are also making strategies to satisfy their employees by providing different benefits such as higher salary, promotion, transfer to required places, training, supervision, timely appraisal, and many more.

## 2. Statement of the Problem

Since the Hawthorne Works experiment near Western Electric Company, Chicago by Elton Mayo, workers were working for money and they were treated as input of production simply. After Elton's experiment, the world has come to understand that employees not only work for monetary returns but also for work satisfaction. Once they get satisfied, human productivity could be increased. Therefore employees of every organization look after their satisfaction rather than pay. With this we can understand that satisfaction is only the dose that leads to increased human productivity in any kind of organization. Many variables contribute to job satisfaction such as pay, promotion, benefits, supervisor, subordinates, colleagues, communication etc. Urban cooperative banks are also not far from this concept.

Therefore this investigation aimed to study factors affecting job satisfaction, assess the relationship between demographic variables and satisfaction and to evaluate the relationship between factors of job satisfaction and total satisfaction of employees of co-operative societies or banks. Finally, the research initiated to work on the title i.e. "AN EMPIRICAL ASSESSMENT OF EMPLOYEES' DEMOGRAPHIC FACTORS AND JOB SATISFACTION: WITH REFERENCE TO URBAN CO-OPERATIVE BANKS"

## 3. Literature

Sumathi and Rajamannar (2020) in their research work titled "A STUDY ON FACTORS INFLUENCING JOB SATISFACTION OF EMPLOYEES IN BANKING SECTOR OF INDIA- AN INVESTIGATION" have done research to understand relationship between socio-economic factors and job satisfaction of employees. The researchers were found that there was no any association between the factors like, Age, Gender, Marital status, cadre, work Experience, Work Status, Nature of Family, Number of Dependants, Income, and job satisfaction.

Shrestha (2018) in her study entitled "Influence of Demographic Factors on Job Satisfaction of Financial Institutions Workforce of Nepal" has taken 150 respondents through stratified sampling method. Independent t-test and ANOVA were utilized to test

hypotheses and opined that demographic factors influence the level of job satisfaction in the banking sector.

Beyene and Gituma (2017) in their research work titled “The influence of employee demographic factors on job satisfaction: A case study of Segen Construction Company, Eritrea Tadesse Beyene” have been studied the relationship between the employees’ demographic factor and job satisfaction. They followed the Minnesota satisfaction questionnaire on five points Likert scale to gather primary information. Finally, they found that there was no relationship between gender and academic qualification with satisfaction and there was a relationship between age and work experience with job satisfaction. They found and concluded that intrinsic determinant value is more as compared to extrinsic determinants. Hence intrinsic factors more influence job satisfaction than extrinsic.

Pandita and Domnic (2016) in their research titled “Variables of Job Satisfaction: A review study with special reference to LIS Professionals” opined that the employee can be satisfied with one or more factors but also dissatisfied with some other factors. With these results, we cannot say they are completely satisfied or dissatisfied. A single factor result may not judge the overall satisfaction of an employee. Authors also found that professionals have a higher level of dissatisfaction between age, gender, academic qualification, experience and supervisor, and job satisfaction. They also found that there is a significant relationship between education, affiliation, marital status, and job satisfaction.

## 4. Objectives

This research has been carried out in and around Mudalagi city with an objective to-

- To explore the factors that contribute to employee job satisfaction in Urban Co-operative banks.
- To assess the relationship between demographic variables and job satisfaction of Urban Co-operative bank employees.
- To assess the relationship between factors of job satisfaction and overall job satisfaction of bank employees.
- To analyze linear relationships between the dependent and independent variables.

## 5. Hypothesis

### Hypothesis-1

**H0:** The demographic variable and job satisfaction of bank employees are not positively correlated.

**H1:** The demographic variable and job satisfaction of bank employees are positively correlated.

## Hypothesis-2

**H0:** The factors of job satisfaction and overall job satisfaction of bank employees are not positively correlated.

**H1:** The factors of job satisfaction and overall job satisfaction of bank employees are positively correlated

## 6. Methodology

**Population: 600** (The employee working in the different cadres in the urban co-operative banks in and around Mudalagi city)

**Primary data:** The primary data has been collected through a well-structured questionnaire and edited according to the objective of the research, which includes demographic factors and factors of job satisfaction (Employee Satisfaction: (Spector, 1997, p. 8)).

**Sampling method:** Simple random sampling method has been employed as a sampling method to select respondents.

**Sample Size: 250** (234 for 600 Population) (Krejcie & Morgan, 1970).

**Tools for analysis:** Tables, Simple percentages, t-tests, one way ANOVA, Pearson's correlation, and Multiple linear regression tests have been used.

**Secondary data:** Articles, websites, Wikipedia etc. have been used as secondary data for this study.

## 7. Analysis and Interpretation

### 7.1. Demographic Information

**TABLE 1.** Demographic information of the employee.

	Particulars	Frequency	Percent
Age	Less than 25	20	8.0
	26–35	200	80.0
	46 and above	30	12.0
	<b>Total</b>	<b>250</b>	<b>100.0</b>
Gender	Male	215	86.0
	Female	35	14.0
	<b>Total</b>	<b>250</b>	<b>100.0</b>
Marital status	Married	190	76.0
	Unmarried	60	24.0
	<b>Total</b>	<b>250</b>	<b>100.0</b>
Educational qualification	PUC	75	30.0
	UG	150	60.0
	PG	25	10.0
	<b>Total</b>	<b>250</b>	<b>100.0</b>

<b>Length of service</b>	Less than 10	220	88.0
	21–30	25	10.0
	31 and above	5	2.0
	<b>Total</b>	<b>250</b>	<b>100.0</b>
<b>Designation</b>	Attender	140	56.0
	Clerk	85	34.0
	Cashier	15	6.0
	Manager	10	4.0
	<b>Total</b>	<b>250</b>	<b>100.0</b>

Source: Primary data

The above Table 1 shows the demographic profile of the employees working in the co-operative banks in Mudalagi and branches. Majority of the employees' i.e. 80% fall under the 26 to 35 age category followed by 46 and above i.e. 12%. About 86% of the employees are male. About 76% of employees are married. About 60% of having a UG degree, followed by 60% is PUC and 10% are PG holders. 88% of employees have less than 10 years of experience. About 56% are attenders, 34% are clerks, 6% are cashiers, and 4% are managers concerning their designation.

## 7.2 Satisfaction Level Towards Factors

**TABLE 2.** Employee satisfaction level towards factors.

	<b>Particulars</b>	<b>Frequency</b>	<b>Percent</b>
<b>Pay</b>	Neutral	105	42.0
	Agree	145	58.0
	<b>Total</b>	<b>250</b>	<b>100.0</b>
<b>Promotion</b>	Neutral	125	50.0
	Agree	125	50.0
	<b>Total</b>	<b>250</b>	<b>100.0</b>
<b>Supervision</b>	Disagree	50	20.0
	Neutral	200	80.0
	<b>Total</b>	<b>250</b>	<b>100.0</b>
<b>Co-worker</b>	Neutral	170	68.0
	Agree	80	32.0
	<b>Total</b>	<b>250</b>	<b>100.0</b>
<b>Nature of work</b>	Disagree	5	2.0
	Neutral	100	40.0
	Agree	140	56.0
	Strongly Disagree	5	2.0
	<b>Total</b>	<b>250</b>	<b>100.0</b>
<b>Communication</b>	Neutral	205	82.0
	Agree	45	18.0
	<b>Total</b>	<b>250</b>	<b>100.0</b>

Source: Primary data

The above Table 2 shows employees' level of job satisfaction towards factors. About 58% replied agree and 42% replied neutral towards pay, 50% each has replied as agree and neutral towards promotion, 80% are replied as neutral towards supervision, 68% are neutral, and 32% are agree towards co-workers, 56% are agreed towards nature of work followed by 40% are neutral, and 82% are neutral and 18% are agree towards communication system in the work environment.

### 7.3. Testing of Hypothesis

#### 7.3.1. Hypothesis-1

**H0:** The demographic variable and job satisfaction of bank employees are not positively correlated.

**H1:** The demographic variable and job satisfaction of bank employees are positively correlated.

##### 7.3.1.1. Age and Satisfaction

**H0:** Age groups of employees and job satisfaction are not positively correlated

**H1:** Age groups of employees and job satisfaction are positively correlated

**TABLE 3.** One way ANOVA between age and job satisfaction.

ANOVA					
Satisfaction					
	Sum of squares	df	Mean square	F	Sig.
Between groups	10.308	2	5.154		
Within groups	3947.292	247	15.981	.323	.725, NS
Total	3957.600	249			

Source: Primary data

The above Table 3 shows that there is no positive relationship between Age groups of employees and job satisfaction. *P*-value i.e.  $0.725 > 0.05$ , hence failed to reject the null hypothesis i.e. H0: Age groups of employees and job satisfaction are not positively correlated. It shows that all the age groups of employees are equally satisfied. There is no impact of increasing age on the satisfaction level.

##### 7.3.1.2. Gender and Satisfaction

**H0:** Gender of employees and job satisfaction are not positively correlated

**H1:** Gender of employees and job satisfaction are positively correlated

**TABLE 4.** T-test between gender and job satisfaction.

Group statistics							
	Gender	N	Mean	Std. deviation	Std. error mean	t-Value	Sig. value
Satisfaction	Male	215	77.65	3.932	.268	0.110	0.937, NS
	Female	35	77.57	4.368	.738		

Source: Primary data

The above Table 4 shows that there is no positive relationship between the gender of employees and job satisfaction.  $P$ -value  $0.937 > 0.05$ , hence it failed to reject the null hypothesis i.e.  $H_0$ : Gender of employees and job satisfaction are not positively correlated. It also shows that there is no difference in satisfaction levels among both male and female employees.

### 7.3.1.3. Marital Status and Satisfaction

**$H_0$ :** Marital status of employees and job satisfaction are not positively correlated

**$H_1$ :** Marital status of employees and job satisfaction are positively correlated

**TABLE 5.** T-test between marital status and job satisfaction.

Group Statistics							
	Marital status	N	Mean	Std. deviation	Std. error mean	t-Value	Sig. value
Satisfaction	Married	190	77.61	3.954	.287	-0.245	0.526, NS
	Unmarried	60	77.75	4.120	.532		

Source: Primary data

The above Table 5 shows that there is no positive relationship between the marital status of employees and job satisfaction.  $P$ -value  $0.937 > 0.05$ , hence it failed to reject the null hypothesis i.e.  $H_0$ : Marital status of employees and job satisfaction are not positively correlated. It shows that married and unmarried employees are satisfied equally.

### 7.3.1.4. Designation and Satisfaction

**$H_0$ :** Designation of employees and job satisfaction are not positively correlated

**$H_1$ :** Designation of employees and job satisfaction are positively correlated

**TABLE 6.** One way ANOVA between designation and job satisfaction.

ANOVA					
Satisfaction					
	Sum of Squares	df	Mean square	F	Sig.
Between groups	848.437	3	282.812		
Within groups	3109.163	246	12.639	22.376	.000, S
Total	3957.600	249			

Source: Primary data

The above Table 6 shows that there is a positive relationship between the designation of employees and job satisfaction.  $P$ -value  $0.000 < 0.05$ , hence it rejects the null hypothesis i.e.  $H_0$ : designation of employees and job satisfaction are not positively correlated. It also opines that an increase in the designation leads to an increase in job satisfaction.

### 7.3.1.5. Educational Qualification and Satisfaction

**H0:** Educational qualification of employees and job satisfaction are not positively correlated

**H1:** Educational qualification of employees and job satisfaction are positively correlated

**TABLE 7.** One way ANOVA between educational qualification and job satisfaction

ANOVA					
Satisfaction					
	Sum of squares	df	Mean square	F	Sig.
Between groups	34.767	2	17.383		
Within groups	3922.833	247	15.882	1.095	.336, NS
Total	3957.600	249			

Source: Primary data

The above Table 7 shows that there is no positive relationship between the educational qualification of employees and job satisfaction.  $P$ -value  $0.336 > 0.05$ , hence it failed to reject the null hypothesis i.e.  $H_0$ : Educational qualification of employees and job satisfaction are not positively correlated. It shows that though the employees have different qualifications they have to do the same work. Therefore there is no difference in the satisfaction level among the employees.

### 7.3.1.6. Length of Service and Satisfaction

**H0:** Length of service of employees and job satisfaction are not positively correlated

**H1:** Length of service of employees and job satisfaction are positively correlated



**TABLE 8.** One way ANOVA between length of service and job satisfaction.

ANOVA					
Satisfaction					
	Sum of squares	df	Mean square	F	Sig.
Between groups	83.873	2	41.936	2.674	.071, NS
Within groups	3873.727	247	15.683		
Total	3957.600	249			

Source: Primary data

The above Table 8 shows that there is no positive relationship between the Length of service of employees and job satisfaction.  $P$ -value  $0.071 > 0.05$ , hence it failed to reject the null hypothesis i.e.  $H_0$ : Length of service of employees and job satisfaction are not positively correlated. It shows that the majority of employees are having experience, hence not finding any difference in the employees' job satisfaction and length of the service.

### 7.3.2. Hypothesis-2

**H0:** The factors of job satisfaction and overall job satisfaction of bank employees are not positively correlated.

**H1:** The factors of job satisfaction and overall job satisfaction of bank employees are positively correlated

**TABLE 9.** Correlation between factors of job satisfaction and overall job satisfaction.

Correlations		Satisfaction	Null hypothesis (H0)
Pay	Pearson Correlation	0.407**	Rejected
	Sig. (2-tailed)	<b>0.000</b>	
Promotion	Pearson Correlation	0.492**	Rejected
	Sig. (2-tailed)	<b>0.000</b>	
Supervision	Pearson Correlation	0.327**	Rejected
	Sig. (2-tailed)	<b>0.000</b>	
Coworker	Pearson Correlation	0.489**	Rejected
	Sig. (2-tailed)	<b>0.000</b>	
Nature of work	Pearson Correlation	0.596**	Rejected
	Sig. (2-tailed)	<b>0.000</b>	
Communication	Pearson Correlation	0.305**	Rejected
	Sig. (2-tailed)	<b>0.000</b>	

\*\*Correlation is significant at the 0.01 level (2-tailed).

Source: Primary data

The above Table 9 shows correlation between the factors of job satisfaction and overall satisfaction of employees. The Pearson's correlation value of Pay 0.407 and  $P$ -value  $0.000 < 0.05$ ; Pearson's correlation value of Promotion 0.492 and  $P$ -value  $0.000 < 0.05$ ; Pearson's correlation value of Supervision 0.327 and  $P$ -value  $0.000 < 0.05$ ; Pearson's correlation value of Co-worker 0.489 and  $P$ -value  $0.000 < 0.05$ ; Pearson's correlation value of Nature of work

0.596 and  $P$ -value  $0.000 < 0.05$ ; and Pearson's correlation value of Communication 0.305 and  $P$ -value  $0.000 < 0.05$ .

Hence the null hypothesis is rejected at a 95% of confidence level i.e.  $H_0$ : The factors of job satisfaction and overall job satisfaction of bank employees are not positively correlated.

It also shows that all the factors of job satisfaction are positively correlated with the overall satisfaction of employees i.e. as the increase in the provision of these factors, overall satisfaction of employees could be augmented.

Further linear regression model has been tested to know which independent variable is highly impacting on the dependent variable.

### Multiple regression model between Satisfaction (Dependent) and Nature Of Work, Coworker, Supervision, Pay, Promotion (Independent):

**TABLE 10.** Model summary of satisfaction (dependent) and nature of work, coworker, supervision, pay, promotion (independent).

Model summary				
Model	R	R square	Adjusted R square	Std. error of the estimate
1	.952a	.907	.905	1.230
a. Predictors: (Constant), Nature of work, Coworker, Supervision, Pay, Promotion				

The above model summary table reveals with the help of R square value 0.907% and Adjusted R square value 0.905 the variability in the dependent variable (Satisfaction) by the independent variables. Adjusted R square (0.905) shows estimated dispersion for the overall population covered for the research. R is correlation coefficient which opines to what extent the dependent and independent variables are interrelated. R value 0.952 shows the strong and direct correlation.

The ANOVA Table 11 depicts that the overall model is fit.  $F=474.563$  and  $P=0.000 < 0.05$  helps to reject the null hypothesis and it also confirms that overall relationships between the dependent and independent variables are positive and highly significant.

**TABLE 11.** ANOVA between satisfaction (dependent) and nature of work, coworker, supervision, pay, promotion (independent).

ANOVA <sup>a</sup>						
Model		Sum of squares	df	Mean square	F	Sig.
1	Regression	3588.581	5	717.716	474.563	.000 <sup>b</sup>
	Residual	369.019	244	1.512		
	Total	3957.600	249			
a. Dependent Variable: Satisfaction						
b. Predictors: (Constant), Nature of work, Coworker, Supervision, Pay, Promotion						

**TABLE 12.** Multiple regression model between satisfaction (dependent) and nature of work, coworker, supervision, pay, promotion (independent)

Model B		Coefficients <sup>a</sup>			
		Unstandardized coefficients		Standardized coefficients	t
		Std. Error	Beta		
1	(Constant)	11.963	1.423		8.409
	Pay	.893	.050	.359	17.770
	Promotion	.942	.064	.300	14.698
	Supervision	1.057	.061	.348	17.335
	Coworker	1.229	.057	<b>.425</b>	21.506
	Nature of work	.955	.040	<b>.488</b>	24.152

a. Dependent Variable: Satisfaction

For Multiple linear regressions equation has been employed to find out which independent variable is impacting more on the dependent variable, which is given below.

$$y = B_0 + B_1 X_1 + B_2 X_2 + B_3 X_3 + \dots + B_k X_k$$

$$y = 11.963 + 0.893x_1 + 0.942x_2 + 1.057x_3 + 1.229x_4 + 0.955x_5$$

Where  $x_1$  = Pay,  $x_2$  = Promotion,  $x_3$  = Supervision,  $x_4$  = Co-worker, and  $x_5$  = Nature of work

The above Table 12 depicts that the relationship between employees' satisfaction and Nature of work, Coworker, Supervision, Pay, and Promotion are statistically significant or not.

The Beta value (coefficient) of Pay is 0.359 with the sig. value is  $0.000 < 0.05$ . Therefore, the relationship among Pay and employees' satisfaction was found positive and significant.

The Beta value (coefficient) of Promotion is 0.300 with the sig. value is  $0.000 < 0.05$ . Therefore, relationships among satisfaction and promotion are found positive and significant.

The Beta value (coefficient) of Supervision is 0.348 with having the sig. value  $0.000 < 0.05$ . Therefore, relationships among supervision and employees' satisfaction are positive and significant as well.

The Beta value (coefficient) of a co-worker found 0.425 with having the sig. value  $0.000 < 0.05$ . Thus, the relationship among co-worker and employees' satisfaction is positively and also significantly related.

The Beta (coefficient) of Nature of work is found 0.488 with having the sig. value  $0.000 < 0.05$ . Therefore, a positive and significant relationship is found among Nature of work and employees' satisfaction.

The  $P$ -values of all the dimensions are less than the level of significance i.e. 0.05. However, Nature of work is having highest Beta value (0.488) that influencing more on the dependent variable i.e. employees' satisfaction followed by co-worker (Beta value 0.425), Pay (Beta value 0.359), Supervision (Beta value 0.348) and Promotion (Beta value 0.300)

## 8. Findings

The majority of the employees fall under the 26 to 35 age category, Majority of the employees are male and married, majority of UG degrees having less than 10 years of experience. With respect to their designation attenders and 34% are clerks are more.

The majority of the employees agree towards promotion, nature of work, and neutral towards pay, supervision, co-workers, and communication system in the work environment.

There is no impact of increasing age on the satisfaction level.

There is no difference in satisfaction levels among both male and female employees.

The married and unmarried employees are satisfied equally.

An increase in the designation leads to an increase in job satisfaction.

There is no difference in the satisfaction level among the employees concerning educational qualifications.

There is no difference between the employees' job satisfaction and the length of the service

Pay, Promotion, Supervision, co-workers, Nature of work, and communication has a positive relationship with the overall job satisfaction of the employees working in the co-operative banks.

The linear regression model found that Nature of work has the highest Beta value (0.488) that influences more on the dependent variable i.e. employees' satisfaction followed by co-worker (Beta value 0.425).

## 9. Conclusion

Job satisfaction is the most significant variable in the organizational scenario. The factors such as Pay, Promotion, Supervision, co-workers, Nature of work, and communication have a positive relationship with the job satisfaction of the employees working in the co-operative banks. The demographic factors such as age, gender, marital status, education qualification, and length of service are not having relationship with job satisfaction but only one factor that is designation has positive relationship between job satisfaction. Most of the time people feel that pay is the significant factor to get satisfaction in the organization but in this research it has proved that Nature of the work, coworkers are significant in the cooperative societies (Banks) in the mudalagi city.

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