

IMPACT OF PREFERENCE THE CHALLENGING WORK NATURE IN THE JOB AND PRESENT JOB IS MUCH APPEASING

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ABSTRACT

There is a well defined system in the Bank regarding the decision making process. Financial decisions are taken at various levels by different officials depending upon their positions and also through committee approach. Centralized credit processing cells are being formed at certain centres for sanction of personal segment loans and loans under SIB segment. Branches will source the applications and forward them to the respective credit processing cells, for their consideration. Further, there is a well defined organisational structure and a clear system of accountability and control system, which also take into account the RBI / CVC guidelines. Management Graduates from IIMs and other top institutes are selected on contractual basis for 5 years for different verticals in the bank. They are designated as Management Trainees in their 1st year and as Asst. Vice President from 2nd year onwards.

1. INTRODUCTION

First, statement of bank defines itself related to the employees, "Bank that focuses on inclusion". They define; lay strong emphasis on Gender diversity and take special care of our women employees who form 20% of our total workforce. We are the only public sector bank where women employees can take up to 2 year sabbatical leave for personal commitments like childcare, education etc. We have a strong commitment towards protection of women and have a strict policy on prevention, prohibition and redressed of sexual harassment at workplace.

The Bank functions with the following core values / norms

- Profit orientation
- Fairness in all dealing and relations
- Risk taking and innovation
- Integrity
- Transparency and discipline in policies and systems

Regarding the core functions of the Bank i.e. accepting deposits and sanction of loans, the interest rates for deposits / advances and different deposit as well as loan products, are displayed in the Bank's website and also made available at all the Branches.

Regarding sanction of loans, each officer of the Bank will consider loan proposals and take a decision in terms of the scheme of delegation of powers, on the merits of the proposals. All the officers of the Bank are expected to discharge their duties and responsibilities with integrity and due diligence.

2. KEY TRAITS THAT SBI LOOK IN HIS EMPLOYEES

1) Willingness to Learn

The Bank believes in learning by doing. At SBI, you are constantly faced with new challenges and unfamiliar environments. The ability and eagerness to learn quickly and grow is a crucial trait which the bank values in all of its employees.

2) Team Player

The employees of the SBI are members of a tightly knit family and they work in teams of motivated people to achieve their goals. SBI truly values individuals who can work effectively in team settings and encourage other team members to work towards common goals.

3) Effective Communication

The bank looks for those who have the ability to listen proactively, demonstrate proficiency in verbal and written communication and use logic to convince others of their point of view. This is not only important during discussions within the team but is also relevant in fostering long term customer relationship.

4) Strong Leadership Potential

At State Bank of India, we want people who will be future leaders and drive the changes in the banking industry in India and worldwide. The future leaders should have a strong inclination for taking initiative, driving results and producing quality output. They should have the ability to take their teams along and steer the bank towards success.

5) Analytical Ability

Strong analytical ability lays the basis for sound business judgement and strategic decision making in the future. The Bank needs people who are able to use data and logic convincingly for all their tasks from discussions to making key decisions.

The annual report 2016-2017 define under the heading of 'Fostering an inclusive and diverse culture where all employees can achieve their potential and contribute to organisational goals. SBI defines, 'Our people remain core to the success of SBI, and we remain committed towards investing in them, ensuring they are able to consistently deliver strong performance over time'. According to annual report 2016-2017 total employees strength of SBI is 2,09,572.

SBI explain the his team strength and strong organisation in following sentences. A strong management team is essential to any organisation's growth and development. At SBI, our management bandwidth is a key advantage. The Bank has a best in class, seasoned management to spearhead the creation, direction and growth of the value drivers. Due to their training and exposure to diverse banking activities, the top management is adept at addressing various challenges in the banking sector. The researcher focused on developing our competencies as an organisation to continuously meet current and future business challenges. Investing in the professional development of our employees, keeps them abreast of the latest developments, including those on the technology front. This enables them to deliver a highly impactful customer service experience, which significantly facilitates our growth. Furthermore, we focus on specialised learning interventions at each stage of an employee's lifecycle, based on the nature and role of the employee's job function. Each employee at SBI undergoes mandatory training to ensure that our intellectual resources are equipped with the best banking practices in all spheres of our operations. The Bank is in the process of designing individual development plans for each of our potential leaders to empower and enable their growth path.

3. REVIEW OF LITERATURE

A literature review is an opportunity to tell our story by carving a space for research topic and research question in relation to previous studies. In reporting critical perspective on the relevant literature and identifying a gap that your research will attempt to address, **it situates and establishes the importance of our topic or question within the broader academic community in our discipline or field of study:**

- The current status of the knowledge or research about a topic, question or experience
- The theoretical approaches used in studying this particular topic or question
- The data collection tools and procedures used and their implications on the body of knowledge
- The future direction(s) on a topic in terms of theory, methodology, questions for further study, and so on.

Lyubomirsky & Sousa (2016) study had two main objectives first to discover the relationship between job satisfaction and life satisfaction and second to find out that age, salary, marital status and education differences on job satisfaction and life satisfaction. Under this study two questionnaire; job satisfaction scale JSS (Macdonald & MacIntyre 1997) and satisfaction with life scale (Diener, et al. 1985) were administered to a sample (n = 400) along with a demographic sheet. In support of the latter view, research has shown that individuals tend to show similar levels of satisfaction across time and many life domains. For example, women who are content with their marriages are also likely to be content with their work, their children, their financial situation, and even the daily weather. However, this finding should not be overstated, as it is possible to be dissatisfied with one's partner but satisfied with one's job. In support of an alternative point of view, another study found that the proportion of positive to negative life events experienced by an individual during the previous year predicted his/her life satisfaction during the following year. The findings of the study also showed a significant age, education, salary and marital status differences in job satisfaction and life satisfaction. It also suggests that life events, such as a new marriage may indeed significantly boost one's overall life satisfaction.

Monika Thakur (2017) this study conducted on the public and private bank officers. A satisfied, happy and hard working employee is the biggest asset of any organization including banks. The researcher makes an effort to study the job satisfaction level among employees of selected private and public sector banks in Ludiana. Efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy. Banks jobs have always remained the first preferences of the youth. So, through this study the researcher effort to find out that the employees think of this job afterwards. The study found public banks offer good job security to their employees plus many other benefits medical, pension, gratuity, etc. On the other hand, private banks are providing good working atmosphere and attractive salary package to retain its efficient employees. And last concluded private and public bank employees equally satisfied.

Kumudha and Abraham (2018) study compared job satisfaction level in managers of public and private sector banks. Their sample size of study was 100 managers of both banks was studied to know the impact of organization career management on career satisfaction.. One of the challenges that organizations are trying to address is the changing nature of career management, which is required to maintain organizational growth. The old bureaucratic framework of career planning characterized by job security has been done away with. The employer offers good pay and rewards for high performance to those who develop broader skills. The study provides empirical support to the organizations efforts to develop the career of employees in the banking sector. They concluded that the programs related to self development, information about job openings, opportunities to learn new skills and retirement preparation programs greatly influence the feelings of career satisfaction

Jain, Suman et al. (2022) workforce of any bank is responsible to a large extent for its productivity and profitability. The research study makes an effort to study the job satisfaction level among employees of selected private and public sector banks in Haryana. Conclude private sector banks employees are more satisfied with their job than the public sector banks. However same study point out private sector employees are more threatened with loss of job. Other aspects covered in the study are secure job environment, welfare policies and job stability increase the degree of job satisfaction. Efficient Human Resource Management and maintaining higher job satisfaction level in banks determine not only the performance of bank but also affect the growth and performance of the entire economy.

Sumitha C. and Padmaja R. (2022) The study observes the Job Satisfaction of Indian Bank employees and analysed the Job satisfaction's two important parameters Work condition at bank and Promotion in bank. Job satisfaction was analysed with respect to designation, work experience and educational qualification of respondents. The study concludes insights gained by this differential analysis have brought out areas of improvement and has given a clear path to personnel managers to improve Job Satisfaction among Indian Bank employees. The study suggested working condition in Indian Bank needs to be improved as 30% are not satisfied. Feedback from 30% of the dissatisfied respondents will help in focusing on areas of improvement in work condition. Suggestions to improve work condition can also be taken from 40% of respondents who are highly satisfied with work condition. The difference in perception between those who are highly satisfied and those who are dissatisfied will help the personnel manager to decide on course of action. If the difference is entirely perceptual, the dissatisfied respondents can be satisfied by reducing their perceptual dissonance else physical enhancements to work place can be carried out. Qualification related aspect study analyzed most of the SSLC passed respondents are not satisfied with work condition. This is probably due to them occupying lower position in the bank. Personnel manager can take steps to improve basic working conditions of employees in lower grade. Post Graduates are highly satisfied with both work condition and promotion hence no special attention is required to improve the job satisfaction among them.

4. Objective Of The Study

1. To identify Preference the challenging work nature in the job.
2. To examine Personal relationship with the public which I gain out of the present job is much appeasing.

Formulation of hypotheses

H01: there is no significant difference between the challenging work nature in the job

H02: There is no significant difference between the Personal relationship with the public which I gain out of the present job is much appeasing

5. DATA ANALYSIS AND INTERPRETATIONS

Table 1.1 represents the data that the I prefer the challenging work nature in the job then find out that out of 220 respondents five male respondents and three female respondents were strongly agree, 81 male respondents and 21 female respondents give respondents agree, 69 male respondents and 8 female respondents give response neutral, 24 male respondents and seven female respondents give response disagree and two male respondents are strongly disagree. P value is significance in the case of gender then rejects the null hypothesis. When the respondents categories on the basis of age group then find out that out of 220 respondents two respondents have the age of 21 to 30 years, five respondents have the age of 31 to 40 years, one respondent has the age of 41 to 50 years were strongly agree, 30 respondents have the age of 21 to 30 years, 56 respondents have the age of 31 to 40 years, 12 respondents have the age of 41 to 50 years and four respondents have the age of 51 to 60 years were agree. 19 respondents have the age of 21 to 30 years, 57 respondents have the age of 31 to 40 years; one respondent has the age of 41 to 50 years were neutral. six respondents have the age 21 to 30 years, 22 respondents have the age of 31 to 40 years, two respondents have the age of 41 to 50 years and one respondents have the age of 51 to 60 years were disagree. Two respondents have the age of 31 to 40 years been strongly disagreeing. Majority of the respondents is highest in neutral has the age of 31 to 40 years. P value is significance in the case of age then rejects the null hypothesis.

Table 1.1- Preference the challenging work nature in the job

	Categories	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Gender	Male	5	81	69	24	2
	Female	3	21	8	7	0
	Chi-square test	$\chi^2 = 0.165, df = 4, p\text{-value} = 6.491$				
Age (Years)	21 – 30	2	30	19	6	0
	31 – 40	5	56	57	22	2
	41 – 50	1	12	1	2	0
	51 – 60	0	4	0	1	0
	Chi-square test	$\chi^2 = 0.236, df = 12, p\text{-value} = 15.102$				

Table 1.2 represent the data that the personal relationship with the public which I gain out of the present job is much appealing then find out that out of 220 respondents eight male respondents and zero female respondents were strongly agree, 68 male respondents and 20 female respondents give respondents agree, 73 male respondents and 16 female respondents give response neutral, 30 male respondents and three female respondents give response disagree and two male and zero female strongly disagree P value is significance in the case of gender then rejects the null hypothesis. When the respondents categories on the basis of place of residence then find out that out of 220 respondents four respondent residence in the rural area, four residence in urban area and zero respondents residence in the semi urban area are strongly agree. 20 respondent residences in the rural area, 61 residences in urban area and eight respondents residence in the semi urban area are neutral. Seven respondent residences in the rural area, 22 residences in urban area and four respondents' residence in the semi urban area are disagreeing. One respondent residence in the rural area, one residence in urban area and zero respondents residence in the semi urban area are strongly disagree. P value is significance in the case of place of residence then rejects the null hypothesis. When the respondent's categories on the basis of the marital status then find out that six married respondents and two unmarried respondents are strongly agree. 74 of the married respondents, 10 of the unmarried respondents, two of the widow, one of the widower and one of the separated/divorced respondents are agreeing. 76 of the married respondents, 13 of the unmarried respondents, zero of the widow and zero of the separated/divorced respondents are neutral, 26 of the married respondents, six of the unmarried respondents, one of the widow and zero widower are disagree, two married respondent are strongly disagree. Majority of the respondents is highest in case of married is neutral. P value is significance in the case of marital then rejects the null hypothesis.

Table 1.2- Personal relationship with the public which I gain out of the present job is much appealing

	Categories	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Gender	Male	8	68	73	30	2
	Female	0	20	16	3	0
	Chi-square test	$\chi^2 = 0.253, df = 4, p\text{-value} = 5.355$				
Place of residence	Rural	4	27	20	7	1
	Urban	4	59	61	22	1
	Semi-urban	0	2	8	4	0
	Chi-square test	$\chi^2 = 0.294, df = 8, p\text{-value} = 9.604$				
Marital status	Married	6	74	76	26	2
	Unmarried	2	10	13	6	0
	Widow	0	2	0	1	0
	Widower	0	1	0	0	0
	Separated/Divorced	0	1	0	0	0

	Chi-square test	$\chi^2 = 0.959$, df = 16 , p-value = 7.649
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6. CONCLUSIONS

Further, State Bank of India defines the trait, which is important for the employees for smooth functioning of banking operations. Job satisfaction merely not the pleasure of work conditions but it also depends upon the perception of employees. If employees trait definitely matches with work assign to him he perform well with willingness. So in this section we try to know the attitude of banks what's trait they see in the his future employees. The bank define; 'the true strength of the State Bank of India lies in its employees. The Bank is committed in finding the right people who can contribute to the growth of the bank and in the process, grow professionally and personally. There are six key traits any successful employee at SBI possesses, and the bank actively looks for individuals who possess these qualities'.

7. REFERENCES

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