

JOB SATISFACTION, JOB INVOLVEMENT AND
PARTICIPATION AMONGST DIFFERENT
CATEGORIES OF BANK EMPLOYEES

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Job Satisfaction, Job Involvement and Participation Amo
Different Categories of Bank Employees.

by

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Abstract: This investigation aims to assess job satisfaction, job involvement and participation among officers and clerical cadre of a nationalised bank. The sample consists of 500 bank employees from western zone. Job satisfaction, job involvement and participation of bank employees were assessed through questionnaires. Officers and clerical cadres are compared and implications discussed.

Satisfaction of employees has been reported to vary with their occupational level. A positive relationship has been reported by a large number of investigators between job satisfaction and occupational levels (Kornhauser, 1964; Kamaraju, 1981; Singh and Diwani 1983; Vikas, Rajan and Mukesh Kishore, 1986). Jobs which are higher in level are generally well paid, less repetitive, provide more freedom and require less physical effort than jobs lower in level. Beyond all other factors opportunity of self expression and self actualisation and wages have been found to be basic determinants of the level of job. Other studies have found no relationship between job satisfaction and occupational level (Anantharaman and Begum, 1982; Sarveswara Rao 1976; Chaudhary 1989). An attempt has been made to compare the extent of job satisfaction within the hierarchical status i.e. officers and clerks in banking industry.

It has been observed that each type of work requires some amount of involvement but the intensity may differ in accordance with levels. Tannenbaum (1966) attempted to clarify that individuals at high level are generally more interested and more involved with their jobs than persons at lower levels. The higher job involvement of upper job level may be due to increased amount of control and influence a person has in regard to his work situation. Hall (1971) has developed a model based on Lewinian concept of 'Psychological Success' which proposes that the more an individual has a job which contains autonomy and challenges the more likely he is to become job involved. Anantharaman and Deivasenapathy (1980), and Pathak and Pathak

(1987) reported that managers had higher job involvement than supervisors and workers, and supervisors had more job involvement than workers. There are other groups of researchers who found no significant results in comparing job involvement and job level (Sarveswara Rao, 1976; Singh, 1987). In this context of mixed feeling an attempt has been made to find the difference if any in job involvement among bank employees.

Participation of employees has been also found to be influenced by occupational level. According to Rosen and Jerdee (1977) willingness to use participative approaches is lower when subordinates are lower in job level or are predominately from a minority group. It has been found that the manner of participation and the level at which it is exercised consequently bring forth outcomes such as organisational effectiveness, job satisfaction and job involvement etc. (Pathak, 1983).

In the light of above contradiction the present study was carried out to investigate the difference if any in job satisfaction, job involvement and participation among bank employees.

Hypothesis:

1. There will be no significant difference in job satisfaction scores of officers and clerks.
2. There will be no significant difference in job involvement scores of officers and clerks.
3. There will be no significant difference in participation scores of officers and clerks.

Sample:

The study was conducted on a sample of white collar employees of a nationalised bank in western India. The total number of subjects in the present study were 500 employees' which include 250 officers and 250 clerks of the bank.

Measures:

The measures employed in this investigation were the S-D Employees Inventory for job satisfaction, the Job Involvement Scale for job involvement and the Psychological Participation Index for Participation. A brief description of each is given below.

The SD Employees' Inventory was developed and standardised by Pestonjee (1973). The inventory comprises 80 items divided equally in four areas of job satisfaction i.e. job, management, personal adjustment and social relations. Job and management areas include on-the-job factors while personal adjustment and social relations contain off-the-job factors. The split half reliability is .99 for job, .99 for management, .98 for personal adjustment and .98 for social relations.

The Job Involvement Scale was used to ascertain the level of involvement. Lodahl and Kejner's Scale (1965) comprises 20 items having four response alternatives. The alpha coefficient technique was applied to find out the reliability of the scale which was found to be .62. The index of homogeneity and internal

validity of the scale were tested by computing biserial correlation.

The Psychological Participation Index was used to measure participation. The index comprises 14 items which cover four areas, namely, decision making, autonomy, opinion seeking and involvement, each item having five response alternatives. The reliability of the test was computed by Cronbach's (1951) alpha coefficient, which has been found to be .63. The index of homogeneity and internal validity of the items have been determined by computing point biserial coefficient of correlation (Singh and Pestonjee, 1978).

Results:

The results of this investigation are recorded in Table 1 to 4.

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Table 1

Mean, S.D. and Critical Ratios

| Dimensions | Officers | | Clerks | | CR | P |
|--------------------------|----------|-------|--------|------|------|-----|
| | Mean | SD | Mean | SD | | |
| <u>Job Satisfaction</u> | | | | | | |
| Job Management | 13.08 | 2.78 | 14.22 | 2.60 | 4.56 | .01 |
| Personal Adjustment | 13.04 | 3.81 | 13.58 | 3.65 | 1.64 | NS |
| Social Relations | 13.36 | 3.69 | 13.56 | 3.48 | 0.63 | NS |
| On-the-job | 13.44 | 3.57 | 14.42 | 3.26 | 3.16 | .01 |
| Off-the-job | 26.15 | 5.79 | 27.8 | 5.52 | 3.04 | .01 |
| Overall Job Satisfaction | 26.76 | 6.51 | 26.77 | 6.07 | 0.02 | NS |
| | 52.91 | 10.82 | 54.57 | 9.91 | 1.82 | NS |
| <u>Job Involvement</u> | | | | | | |
| | 55.93 | 5.75 | 54.51 | 5.91 | 2.73 | .01 |
| <u>Participation</u> | | | | | | |
| Decision Making | 17.38 | 3.24 | 16.49 | 3.06 | 3.18 | .01 |
| Autonomy | 15.51 | 2.82 | 15.47 | 3.44 | .21 | NS |
| Opinion Seeking | 10.46 | 2.43 | 10.14 | 2.51 | 1.45 | NS |
| Involvement | 5.69 | 1.35 | 5.62 | 1.56 | .55 | NS |
| Overall Participation | 48.92 | 7.20 | 47.66 | 7.25 | 1.94 | NS |

Table 2

Coefficients of Discriminant Function

| Variables | Coefficients |
|---|--------------|
| 1. Job Area (Job Satisfaction) | - 0.1562 |
| 2. Social Relations Area (Job Satisfaction) | - 0.0045 |
| 3. On the Job Area (Job Satisfaction) | - 0.0281 |
| 4. Job Involvement | 0.0570 |
| 5. Decision Making Area (Participation) | 0.1122 |

Table 3

Cut off Point and Decision Rule

| | |
|----|--------|
| D1 | 2.3015 |
| D2 | 1.8953 |
| D3 | 2.0948 |

Table 4

The Discriminant Function's Classificatory Ability

| Actual | Predicted | | Total |
|--------------|-----------|----------|--------|
| | Group I | Group II | |
| Frequency I | 146.00 | 104.00 | 250.00 |
| Frequency II | 101.00 | 149.00 | 250.00 |
| Total | 247.00 | 253.00 | 500.00 |

Discussion:

The result of the present investigation clearly indicates that occupational level has influenced the two categories of Bank employees' scores on job area, social relations area and on the job area of S-D. Inventory. Clerical cadre have scored higher than the officers cadre in above areas. In management area, personal adjustment area, off the job area and overall job satisfaction, the difference between the two categories of employees is not significant, but the trend is the same. Clerks have shown more satisfaction in comparison to officers of the bank. This result clearly supports the findings of Ebling, King and Rogers (1979), that satisfaction does not increase linearly from worker to chiefs. Middle managers expressed the greatest degree of satisfaction followed by foremen and chiefs, and then by workers. Occupational level is an influential factor for job satisfaction no doubt, but at the same time it is not an independent contributor to job satisfaction (Tannenbaum, Kavcis, Rosner, Vianello & Weisner, 1974). Job satisfaction is basically an individual matter. It depends upon the perceived relationship between what one expects from one's job and how much importance or value one attributes to it (Locke, 1976 Mobley and Lawler, 1970).

Table 1 also indicates that occupational level has also influenced the job involvement of two categories of bank employees. Officers have scored higher than clerical cadre. This result is consistent with previous researches done in this field (Ananthraman and Delvasenapathy, 1980; Pathak and Pathak, 1987,

Das, 1983 etc). In higher positions people have the opportunity to make decisions and a feeling that they are contributing to the success of their organisation and they have freedom to set their own work pace. On the other hand, clerical cadre have lesser opportunity to make decisions and their work is mechanical in nature so they have shown lesser involvement in their job.

Occupational level has also influenced the participation of officers and clerical cadre in decision making area. In other areas the difference between the two groups is not significant, but the mean values indicate officers have shown greater sense of participation in comparison to clerical cadre. In the case of participation in decision making officers feel that they have greater opportunities to participate in decision making issues of the bank. This result supports the findings of Rosen and Jerdee (1977) who, while evaluating the influence of subordinate characteristics on trust and use of participative decision strategies, found that willingness to use participative approaches is lower when subordinates are lower in job level.

From Table 1 it can be seen that the two groups, i.e. officers and clerks differ significantly from each other on five variables, namely, social relations area, on the job area (Job Satisfaction) off the job area, job involvement and decision making area (Participation). Discriminant Function is used for better differential prediction of the two groups. The general principle of discriminant function is that different measurements are assigned weightage in such a way that the difference between

the means of two composites derived from two criterion groups is maximised relative to the variance within those groups.

The coefficients of the Discriminant Function are given in Table 2. It can be seen from the table that negative differential weightage has to be assigned to the Job Satisfaction variables, while Job Involvement and decision making area of Participation variables call for positive weightage. Satisfaction in job area followed by decision making area contributes maximum in the discriminant function, while social relations area contributes the least. But all the discriminant coefficients are low.

Table 3 records the cut off point and decision rule. D_1 is the mean value of the discriminant function which was obtained by multiplying the weighting coefficients to the mean scores on the original variables for Group I. Similarly, D_2 is for Group II. D_c is the cut off point which is the mean of D_1 and D_2 . The cut off point is taken half way between the two group because there is no basis for assumption that one group should contain substantially more individuals than the other.

Following the "maximum likelihood" individuals are to be assigned to group I if their discriminant function value is greater than D_c and if value of the discriminant function is less than D_c then assign to group II.

The variance of the discriminant function within each group is given by $D = D_1 - D_2 = 0.40620$. The within groups variance (D) can be used as Mahalanobis D^2 , which can be related to the F distribution, under the assumption that the several original measurements have a multivariate normal distribution within the population from which the samples were drawn and that the variance - covariance matrices are equal for the two populations.

$$F = \frac{n_1 n_2 (n_1 + n_2 - p - 1)}{P (n_1 + n_2) (n_1 + n_2 - 2)} D^2$$

Where $D^2 = (D)$; n_1 and n_2 = sample size 250,

P = No. of variables entering into discriminant function (5)

Thus, $F = 10.073^{**}$ $df = 5$ and 494 .

****Significant at .01 level.**

The reliability of the discriminant function can be judged by assessing the probabilities of misclassification. The probability of misclassification is obtained by computing the Z score or D_c as follows:

$$Z_1 = \frac{D_c - D_1}{\text{-----}} = - .31867$$

$$Z_2 = \frac{D_c - D_2}{\text{-----}} = .31867$$

(Since the cutting point D_c is equidistant between D_1 and D_2 , the two Z values are identical except for sign). Reference

to the table for unit-normal distribution curve, the area located in the smaller portion of the curve indicates that the probability of misclassification for members of each of the two groups is .37.

In the Indian banking industry the majority of the officers have risen from the clerical cadre. The sample which has been studied is an overlapping one. The discriminant function indicates that the probability of misclassification is very high. This high probability of misclassification is due to sample characteristics. A majority of officers are promoted from the clerical cadre and very few are directly recruited.

Conclusions:

- (i) Occupational level has shown significant influence on job, social relations and on the job area of job satisfaction.
- (ii) Officers of the bank have shown more involvement in job in comparison to clerical cadre.
- (iii) A significant influence of occupational level has been found on decision making area of participation.
- (iv) The finding of the study throws light on the recruitment pattern of the bank employees. There is further need to study job satisfaction in relation to job involvement and participation among bank employees (officers and clerks) wherein directly recruited officers promoted officers, directly recruited clerks and clerks promoted from subordinate staff cadre are studied.

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