

## Employees Job Satisfaction With Reference to KSFC in Gulbarga District

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### **Abstract:**

This paper aims to examine the job satisfaction with reference to Karnataka State Financial Corporation (KSFC) in Gulbarga District. It had been understood that job satisfaction had a significant relationship with the performance of employees in various sectors. The performance of employees is one of the most basic challenge. The reason is that performance as a phenomena is closely related to aspects of effectiveness, knowledge and quality of work and development of the organisation. The purpose of the study is to explore the link between employees job satisfaction and organisation. This research paper highlights that a large number of factors influence employees performance such as satisfaction from the profession, work environment, compensation policies etc. The researcher contacted employees of Gulbarga branch of KSFC and interviewed 100 employees by using pre-questionnaire of 5 Point Likert –Scale. Sample design chosen was random sampling method. Used MS-Excel for statistical work. The findings and recommendations are based on results arrived.

**Keywords:** *Job Satisfaction, Performance Appraisal, organisation behaviour.*

### **Introduction:**

Job has been linked as a piece of work either complete or bits, by performing which one earns livelihood. Through economic returns, that job yield to its workers to decide its importance. Psychological and biological aspects are of no less importance. Job is a highly complex phenomenon in our present technical development. The more complex phenomena is job satisfaction because job cannot be separated from the individual. Employees' motives, experience and social interrelations with his family, company and community must be

considered. Thus, apart from mechanical aspect and economic aspects job has psychological aspect too. This aspect is generally overlooked by many organisations and only work is given prime importance. They forget that it is the human being who does work.<sup>1</sup> Job satisfaction is a set of favourable or unfavourable feelings and emotions with which employees view their work. Job satisfaction from affective attitude – a feeling of relative like or dislike toward something ( for example , a satisfied employee may comment that “ I enjoy having a variety of tasks to do”).There is an important difference between these job-related feelings of satisfaction and two other elements of employee attitudes.<sup>2</sup> Work related attitudes are those lasting feelings, beliefs and behavioural tendencies towards various aspects of the job and the environment in which people carry out their work. Managers are particularly interested in exploring three such work related activities, namely; job satisfaction, job involvement and organisation commitment.<sup>3</sup>

A Job satisfaction has frequently been held up as improving employee motivation, employee performance through performance appraisal, increasing individual productivity, job longevity and organisation's efficiency. These satisfied employees can perform better and have less absenteeism and great longevity and also tend to produce higher quality work than dissatisfied group of people.<sup>4</sup>The relationship and performance is an issue of continuing debate and controversy. One view, associated with the early human relations approach, is that satisfaction leads to performance. An alternative view is that performance leads to satisfaction.<sup>5</sup>

## I) Definition and Meaning of Job Satisfaction:

According to **Locke**, “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience”. Job satisfaction is a result of employees’ perception of how well their job provides those things that are viewed as important. It is generally recognized in the organisational behaviour field that job satisfaction is the most important and frequently studied attitude.<sup>6</sup>

**Cranny, Smith, and Stone** (1992) defines job satisfaction as “an affective (that is, emotional) reaction to a job, that results from the incumbent’s comparison of actual outcomes with those that are desired (expected, deserved, and so on)”.

**Hoppock** “Job satisfaction is the combination of psychological, physiological and environment circumstances that cause a person to truthfully say ‘I am satisfied with my job’”.

## II) Determinants of Job Satisfaction:

1. **Environment factors**:- Job content ,Pay and Promotion, Work Group, Supervision

2. **Personal characteristics**:- Age, Sex, Education Level, Marital Status, Experience

## III) The Effect of Job Satisfaction on Performance:

- Job Satisfaction and Productivity
- Job Satisfaction and Absenteeism
- Job Satisfaction and Turnover
- Job Satisfaction and Customer Satisfaction.<sup>7</sup>

## VI) Theories of Job Satisfaction:

**1. Two factor theory:** According to Herzberg, who proposed this theory, job satisfaction is caused by a set of factors referred to as motivators. Whereas, job dissatisfaction is caused by a different set of factors, know as hygiene factors.

**2. Value Theory:** According to Locke, who proposed this theory, job satisfaction depends

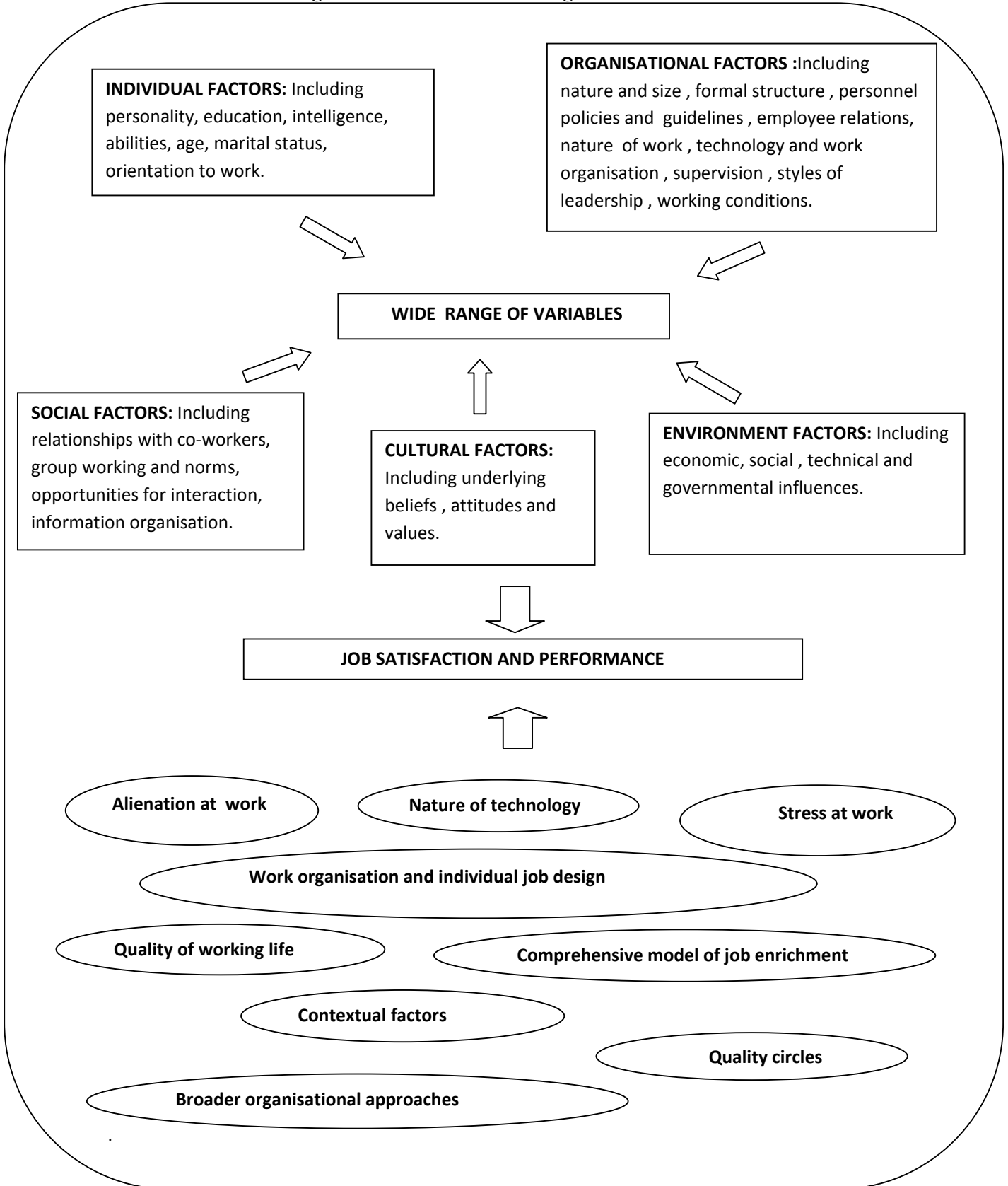
primarily on the match between the outcomes of individuals’ value in their jobs and their perception about the availability of such outcomes. The more people receive outcomes they value, the more satisfied they will be. This theory focuses attention on any outcomes that people value, regardless of what they are.

**3. Equity Theory:** According to Adams, who proposed this theory, people strive to maintain ratios of their own outcomes (rewards) to their own (contributions) that are equal to the outcome/input ratios of others when compared to themselves. If their ratio is greater than or lesser than that of the others, they feel dissatisfied because inequality has occurred.<sup>8</sup>

## V) Factors influencing Job Satisfaction:

Alienation at work ,The nature of technology, Stress at work ,Work organisation and individual job design ,Comprehensive model of job enrichment ,Quality of work life, Broader organisational approaches ,Contextual factors , Quality circles.

**Figure – 1: Factors influencing Job Satisfaction**



**Source:** Mullins Laurie, Management & Organisational Behaviour, “Job Satisfaction and Work Performance”,Ed.5<sup>th</sup> , Prentice Hall,1999 ,P-633

### VI) Objectives of the Study:

1. To identify the factors influencing job satisfaction of KSFC employees.
2. To know the employees satisfaction towards different facilities provided by KSFC.
3. To understand future expectations of employees and offer suggestions for improving the employee job satisfaction in KSFC.

### VII) METHODOLOGY OF THE STUDY:

The study carried out in KSFC by using both primary and secondary data.

**Primary Data:** By framing a systematic, Pre-Tested Questionnaire by personal interview.

**Secondary Data:** It consists of Annual Reports of KSFC Journals, Articles, Concerned Books, Magazines, Newspapers, Office Reports, and also from the official website.

#### Sampling design:

For the research study, Gulbarga district branches of KSFC are taken on the basis of random sampling method. The researcher contacted employees of branch of KSFC and interviewed 100 employees by using pre-structured questionnaire. The Likert scale is used. By requesting the employees in an organisation to fill up the questionnaire by sparing their valuable time.

### VIII) SCOPE OF THE STUDY:

The present study is mainly focused on “**Employees Job Satisfaction with reference to Karnataka State Financial Corporation in Gulbarga**”

Above Table No.1 presents the classification of general information of respondents. Out of 100 respondents, Majority of 60 percent respondents are male and remaining 40 percent are female. It is found that the percentage of female

**District”.** The present study is helpful in understanding association of organisational effectiveness and managerial effectiveness. The study is also helpful in finding association between organisational effectiveness, job satisfaction and personal traits/factors. The main focus of research is on critical variables such as educational skills, physical working conditions, performance appraisal, top management behaviour etc.

### X) Data Analysis and Interpretation:

**Table .No.1:  
Representing general information**

S/N	Particulars	No. of Respondents	In Percent	
1.	Gender	Male	60	60
		Female	40	40
	<b>Total</b>	<b>100</b>	<b>100</b>	
2.	Cadre	A	40	40
		B	46	46
		C	14	14
	<b>Total</b>	<b>100</b>	<b>100</b>	
3.	Educational Qualification	SSLC	21	21
		PUC	28	28
		Graduate	25	25
		Post – Graduate	26	26
	<b>Total</b>	<b>100</b>	<b>100</b>	
4.	Experience	0 – 05 Yrs	31	31
		5 – 10 Yrs	25	25
		10 – 15 Yrs	22	22
		15 – 20 Yrs	20	20
	<b>Total</b>	<b>100</b>	<b>100</b>	

*Source: Field Investigation.*

employees is very less. Majority 46(46%) respondents are belong to Cadre B, 40(40%) respondents belong to Cadre A and

14(14%) respondents belong to Cadre C.28 (28%) respondents completed PUC in the stream of

**Table No – 2:**  
**Respondents responses towards job satisfaction in KSFC**

Sl. No	Statements	Level of Satisfaction				
		SD*	DA*	N*	A*	SA*
1.	Employees work according to the qualification and skills	20 (20)	08 (08)	12 (12)	45 (45)	15 (15)
2.	Employees are satisfied with the top management	35 (35)	30 (30)	08 (08)	15 (15)	12 (12)
3.	Working hours of KSFC is satisfactory	22 (22)	14 (14)	04 (04)	36 (36)	24 (24)
4.	Employees in the KSFC have necessary authority to perform their duties effectively	36 (36)	14 (14)	06 (06)	14 (14)	20 (20)
5.	KSFC organizes counselling programs for the employees regularly	33 (33)	16 (16)	01 (01)	30 (30)	20 (20)
6.	Employees in KSFC share experience to help each other	20 (20)	16 (16)	01 (01)	33 (33)	30 (30)
7.	Employees get appreciation and rewards for their performance and achievements	10 (10)	18 (18)	40 (40)	20 (20)	12 (12)
8.	Physical working conditions in the KSFC are satisfactory	18 (18)	12 (12)	10 (10)	40 (40)	20 (20)
9.	Top Management discusses their plans to their subordinates	22 (22)	36 (36)	02 (02)	22 (22)	18 (18)
10.	Employees in KSFC trust each other	14 (14)	23 (23)	33 (33)	18 (18)	12 (12)
11.	Employees job is repetitive, tedious and boring’.	33 (33)	14 (14)	18 (18)	23 (23)	12 (12)
12.	Performance appraisal helps to know employees job satisfaction	14 (14)	24 (24)	02 (02)	26 (26)	34 (34)
13.	Employees are happy with medical reimbursement	24 (24)	12 (12)	04 (04)	34 (34)	26 (26)

**Source:** Field Survey.

**Note:** 1. The Figure in the brackets represents percentage.

2. SD\* - Strongly Disagree, DA – Disagree, N\* - Neutral, A\* - Agree, SA\* - Strongly Agree.

Arts, Commerce and Science, 26(26%) respondents have higher education they are ie.MBA, M.Com, MA, M.Sc; 25 (25%) respondents are graduates such as B.COM, BA, B.Sc, LLB etc;

and remaining 21(21%) respondents are SSLC passed .By the study it is found that the majority of employees educational level is high. 31 percent respondents are having experience of 0-

5years, 25 percent respondents are having 5 -10 years of experience , 22 percent respondents are having 10-15 years of experience and 20 percent of respondents are having 15-20

**Statement 1:** shows the employees work according to qualification and skills. Out of 100 respondents, 45 percent of the respondents agree that employees work according to their qualification and skills, and very less 8 percent respondents disagree to the above statement.

**Statement 2:** reveals the relationship with top management. Out of 100 respondents, 35 percent of the respondent strongly disagree that employees are not happy with the top management, and 8 percent respondents are neutral to the above statement.

**Statement 3:** display the working hours at KSFC and reveals that majority of the respondents 36 percent respondents agree out of the total 100 respondents, and very less 4 percent of respondents are neutral. Majority of respondents believes that working hours in KSFC is satisfactory.

**Statement 4:** Out of 100 respondents, 36 percent of the respondents strongly disagree that employees in KSFC have necessary authority to perform their duties effectively and 6 percent respondents are neutral. Majority of respondents opined that no employee in KSFC has necessary authority to perform their duties effectively.

**Statement 5:** presents out of 100 respondents, 33 percent of the respondents are strongly disagreed that KSFC doesn't organising of counselling programs for the employees regularly and very less 1 percent respondents are neutral to the statement.

**Statement 6:** indicates employees in KSFC share experience to help each other. Out of 100 respondents, 33 percent of the respondents agree that they employees share their experience with each other in the organisation and 1 percent respondents are neutral. Majority of them are very much satisfied with the helping nature of employees in KSFC.

**Statement 7:** depicts the opinion of the respondents on appreciation and rewards granted by KSFC. A majority of 40

years of experience. Many of the employees are having more number of years of experience in KSFC.

percent out of the total 100 respondents are neutral, and remaining 10 percent of the respondents strongly disagree. Majority of respondents opined that employees neither they get appreciation nor reward for their good performance and achievements.

**Statement 8:** shows that physical working conditions of employees. Out of 100 respondents, 40 percent respondents agree that the employees demonstrated that they are satisfied with the working conditions in the organisation and posses the good performance and 10 percent of the respondents are neutral to the above statement.

**Statement 9:** shows that out of 100 respondents, 36 percent respondents have disagreed that the top management do not discusses their plans with their subordinates and 2 percent respondents are neutral to the above statement.

**Statement 10:** reveals that out of 100 respondents ,33 percent respondents are neutral which means they have moderately negative opinion towards the employees in KSFC, and 12 percent of the respondents are strongly agree to the above statement.

**Statement 11:** explains that out of 100 respondents, 33 percent respondents strongly disagreed that their job is not repetitive, tedious and not boring and 12 percent respondents strongly agree to the statement.

**Statement 12:** indicates that out of 100 respondents, 34 percent respondents have strongly agreed that performance appraisal helps to know employees job satisfaction and only negligible amount i.e; 2 percent respondents are neutral to the statement.

**Statement 13:** shows that the opinion of respondents regarding reimbursement of medical expenses .Majority of 34 percent of the respondent out of 100 respondents 'agree' that they are

happy with the medical reimbursement of KSFC and the remaining 4 percent respondents are neutral to the statement.

#### **FINDINGS:**

1. Majority 45 % of the respondents opined that work is done according to their qualification and skills in KSFC. According to the employees training and development, jobs are allotted to them to perform.

2. 35 % of the respondents believes that employees are not satisfied with the top management treatment. As top management does not communicate properly with employees.

3. 36 % of the respondents believes that working hours in KSFC is satisfactory. They believe that timings in KSFC are rightly fixed .

4. 36% of the respondents opined that no employee in KSFC has necessary authority to perform their duties effectively.

5. 33% of the respondents opined that KSFC does not organizes counselling programs for the employees regularly.

6. 33% of the respondents opined that employees in KSFC share experience to help each other.

7. 40% of the respondents opined that employees neither they get appreciation nor reward for their good performance and achievements.

8. 40% of the respondents opined that physical working conditions in the KSFC are satisfactory.

9. 36% of the respondents opined that top management do not discusses their plans with their subordinates.

10. 33% of the respondents are neutral as some employees trust and some employees doesn't trust on each other in KSFC.

11. 33% of the respondents opined that there is no job is repetitive, tedious and boring in KSFC.

12. 34% of the respondents opined that performance appraisal helps to know employees job satisfaction.

13. 34% of the respondents opined that employees are happy with medical reimbursement in KSFC.

#### **RECOMMENDATIONS:**

Based on the findings, the following recommendations are being made for increasing the job satisfaction by making appropriate changes in the factors causing dissatisfaction to the employees of various categories in KSFC.

1. The study found that inter-personal relations amongst the workers and superiors needs improvement. Therefore, efforts may be taken to socialise and create atmosphere amongst all the workers by organising holiday gathering, company picnics and family get together etc.

2. It is found that Group B employees are not involved in decision-making. They are not being consulted (at least through unions) in most of the decision. Therefore, KSFC may take steps to involve them where were necessary and hear their views and opinions in decision –making and give both authority and responsibility to the employees in order to discharge their duties promptly.

3. It is here by recommended that KSFC should organise counselling programmes for the employee's regularly. To improve job performance of the employees in the organisation.

4. It is hereby recommended that KSFC should appreciate and reward the best performers in their duties.

#### **CONCLUSION:**

To conclude, in KSFC human resources is considered as the most valuable asset, because human resources is the sum-total of inherit abilities, aptitudes of the employed persons who comprises executives , supervisors and the rank and file employees .The human resources are utilised to the maximum possible extent, in order to achieve individual and

organisational goals. It is thus, the employee's performance is to a large extent influenced by motivation and job satisfaction. When employees are allowed to operate freely job satisfaction can contribute substantially to the organisational effectiveness. It can contribute to productive output in the form of high quantity and quality of services as well as to organisational maintenance as it is represented by low absenteeism and turnover.

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