

Working Conditions and Job Satisfaction: A Study With Special Reference To Private Sector Banks In Kerala

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ABSTRACT

This study seeks to explain the nature of relationship between the working conditions and job satisfaction of employees of private sector banks with reference to Ernakulam city in Kerala. It attempts to measure the influence of working conditions on the job satisfaction of employees, so that banks can improve their performance by way of enhanced job satisfaction of employees. For the above purpose two models are used for analysis. The relative significance of major factors relating to working conditions is identified, and accordingly suitable strategies are suggested.

Keywords: Job satisfaction, Employee perception, Working conditions, Work life balance.

1. INTRODUCTION

Job satisfaction is an important factor about working conditions and the predictors of work behaviour. The benefits of job satisfaction for an organization are to reduce complaints and grievance regarding workers, better turnover and absenteeism and to reduce cost of training as termination of employees and also improved punctuality and work morale of the workers. Working condition is a crucial factor to satisfy worker. Working conditions include latest technological aid, adequate rest time, infrastructure facilities, safety measures, cleanliness and air circulation etc. This study determine the relationship between employee's working condition and job satisfaction as it is a cause of negative profit of banking sector. In addition banks can make strategies to perform better by satisfying their employees. Job satisfaction describes how content an individual is with his or her job. A workforce with high job satisfaction leads to an improvement in work quality and productivity, and leads to satisfied loyal customers. It is a worker's sense of achievement and success and is generally perceived to be directly linked to productivity as well as to personal wellbeing.

2. REVIEW OF LITERATURE

Sinha and Sharma (1962) [24] in their study entitled "Union Attitudes and Job Satisfaction in Indian Workers", have reported that there is a negative relationship between union and job satisfaction, and at the same time, age and marital status were significantly associated with job satisfaction. The study correlated the relationship among various variables with job satisfaction. If the resources are more satisfied with their existing work environment and reward system, the importance of trade unions in the organization will be of negligible importance. Blum and Naylor (1968) [6] in their study have concluded that the level of job satisfaction of an employees is dependent on factors like the employee's attitude towards wages, working conditions, the employment stability, career expansion, social relations on job and includes fair treatment by employer and other factors. Arya (1984) [5] in his study titled "Work Satisfaction and its Correlates", has observed that employees working in association with the trade unions are more satisfied and contented whereas employees working under disturbed organizations (that is, in situations of poor industrial relations) are usually found to be more disturbed and less satisfied. A worker who is completely in stress cannot work efficiently and thus could not produce good outcomes as expected. The higher employee turnover and dissatisfaction in the job are the two significant competitive disadvantages faced by many of the modern day undertakings.

Levesque (1996) [11] has sought to study as to how customer satisfaction and customer service are related, and has accordingly confirmed and reinforced the fact that unsatisfactory customer service has led to decline in customer satisfaction and hence their willingness to recommend the service to other customers. This in

turn leads to higher levels of switching of customers from one organization to another. Joshi, R., & Sharma, B. (1997) [10] in their empirical study entitled “Determinants of managerial job satisfaction in a private organization” have analyzed the role of job and organization related factors on job satisfaction of 124 managers chosen from different departments of and levels in the private sector organization under their study. It has been noted that all the 15 job and organization related variables are positively and significantly related to managerial job satisfaction. Advanced statistical tests using multiple regression analysis has further revealed that of these 15 variables only 2 variables viz. (i) Job Content, and (ii) Training have been identified as ‘Best Predictors’ of job satisfaction of the managers under study.

Nazir A. Nazir (1998) [19] has made a study on the job satisfaction of bank employees, using data collected from a sample of 245 clerks of private banks in Srinagar district of Jammu and Kashmir. This study has sought to study the perceived importance of job facts and attempted to clear and study the overall level of job satisfaction of the employees. Moreover, it has attempted to identify the determinants of job satisfaction including the perceived importance of some jobs as well as the background factors of their overall job satisfaction of the employees working under the banking sector. The result has showcased that over 76 percent of the clerks are well satisfied with their jobs whereas 24 percent are dissatisfied. In a study on retail banking in India, Manoj P. K. (2003) [12] “Retail Banking: Strategies for Success in the Emerging Scenario” in *IBA Bulletin*, it has been pointed out that retail loans, particularly housing loans, can promote rapid economic development of the nation in times of recession. Ten strategies for promotion of retail banking products have been suggested, which include, inter alia, adoption of advanced technology (ICT). The author has specially highlighted the need for ensuring ‘human touch’ (human factor) in services so as to gain customer satisfaction and their sustained loyalty to the banks; and has also pointed out the relevance of engaging staff with the suitable soft skills. Zaki (2003) [3] in his study has analyzed the level of job satisfaction of one non – managerial staff of the Lebanese banks and has pointed out that there exist a prominent relationship between the reference to pay and supervision and the level of satisfaction of the employees. It has been pointed out that it is the prime responsibility of management to take care of the supplements by maintaining the job satisfaction of employees at high level. The study has also observed that the female employees are satisfied with the pay whereas the male employees are satisfied with the level of supervision. Syed Hussain (2006) [17] in his study entitled as “A Study on Perception, Aspiration and Job Characteristics of the Employees in Private Sector Banks in Sivagangai District of Tamil Nadu” has sought to calculate the difference and to analyze the perception and aspiration of the job characteristics and how it has affected the level of job satisfaction of the employees. The study has been done using the data collected from 21 officers and 79 clerks, selected at random method from five different private sector banks covering 31 branches of these banks. The study has noted a positive relationship between the perception of job characteristics with an uprising need of job security, recognition and work environment.

Arunima Shrivastava and Pooja Purang (2009) [4] in their study “Employee Perceptions of Job Satisfaction: Comparative Study on Indian Banks” have noted that job security, growth and exposure opportunities, and terms of compensation are the significant factors directly influencing the job satisfaction of the bank employees. Manoj P. K. (2010) [13], in “Impact of Technology on the Efficiency and Risk Management of Old Private Sector Banks in India: Evidence from Banks Based in Kerala” in *European Journal of Social Sciences*, has studied as to how ICT influences the operational efficiency and risk management capability of private sector banks. The author has noted that technological upgradation enhances the Non-Interest Margin (NOM) of banks. So, investment in ICT for upgrading technological-base has been suggested for enhanced profitability of the four Kerala-based banks under study.

Singh and Pankan (2011) [28] their study have pointed out as to how sectoral differences are associated with huge differences in job satisfaction. The study has demonstrated their impact on the level of job satisfaction of the employees. Certain differences like differences in terms of compensation, social and job environment, along with enrichment, growth prospects and exposures play a vital and significant role in influencing the job perceptions and the satisfaction of employees in both the Indian and other banks worldwide. In addition to the above, the current study strives and attempts to enrich and upgrade the existing knowledge and knowledge base in the area of attaining job satisfaction in the whole of bank sector and to encourage the

bank employees to focus on the job satisfaction in both Indian and the foreign banks. Aarit Chahal, Seema Chahal, Bhawna Chowdhary, Jyothi Chahal (2013) [1] have surveyed the level of job satisfaction of Canara Bank employees in Delhi. The authors studied the variables influencing the satisfaction level of employees and their relationship with personal factors of employees. Factors like salary of employees, work load, performance appraisal system, working hours, promotional strategies, employees relationship with management, have been noted to have significant influence on improving job satisfaction of employees in Canara Bank. William George A. J and Manoj P. K. (2013) [29] in their research article “Customer Relationship Management in Banks: A Comparative Study of Public and Private Sector Banks in Kerala” have pointed out the vital significance of Customer Relationship Management (CRM) for Kerala-based banks in view of the fierce competition. The authors have observed that private sector banks in Kerala are much ahead of the public sector banks in respect of CRM adoption. The need for providing superior customer service through proper CRM systems and hence ensuring sustained customer loyalty has been noted by the authors. Neeraja James and Manoj P. K. (2014) [20] in their research paper ‘Relevance of E-Banking in the Rural Area – An Empirical Investigation’ have studied the relevance of E-banking with respect to a rural area in Kerala and have recommended measures for enhanced coverage (reach) of banking services in rural areas. Another field-based study on e-CRM by Manoj P K, Jacob Joju & Vasantha (2014) [15] “Impact of E-CRM on Commercial Banking: An Empirical Investigation with Reference to Private Sector Banks in Kerala” in *International Journal of Applied Financial Services & Marketing Perspectives* has noted that majority of the customers of private sector banks avail CRM and other ICT-based services. Majority of the customers and staff prefer e-CRM and other ICT-based services, and bank marketing efforts.

Vikram Jeet and Sayeeduzzafar (2014) [27] in their study entitled “A Study of HRM Practices and its Impact on Employees job Satisfaction in Private Sector Banks: A Case Study of HDFC Bank” have sought to study the influence of HRM practices on job satisfaction of employees of private sector banks with a focus on HDFC Bank – one of the most reputed and fast growing new generation private sector bank in India. In this case study, the four variables that significantly influence job satisfaction have been identified as: Performance appraisal, Training programme offered, Compensation, and Team work. Hence, the above four variables need to be focused to improve job satisfaction of bank employees. An empirical study by Jacob Joju, Vasantha S., & Manoj P. K. (2015) [8], “E-CRM: A Perspective of Urban and Rural Banks in Kerala” in *International Journal of Recent Advances in Multidisciplinary Research*, has compared the acceptance of e-CRM between urban and rural banks. It has been observed that e-CRM is more acceptable to the urban customers than their rural counterparts. Rural customers have been noted to have higher need for ‘human factor’ in services than the urban customers. Yoganandan and Sathya (2015) [30] in their joint research article, “Job Satisfaction in State Bank of India in Namakkal District” in *International Journal of Research in Management & Technology*, have made a case study of the job satisfaction in respect of the employees of State Bank of India (SBI) in Namakkal district of Tamil Nadu. The findings of their study have revealed that the most important determinants of job satisfaction in respect of SBI employees include, inter alia the following: (i) Affection towards job, (ii) Relationship with co-workers and higher officials.

In a paper by Manoj P. K (2016) [16], “Bank Marketing in India in the Current ICT Era: Strategies for Effective Promotion of Bank Products” in *International Journal of Advance Research in Computer Science and Management Studies* the need for ICT adoption for effective delivery of their services is discussed. Strategies for bank marketing have been suggested which include strategy for effective use of e-CRM so as to ensure sustained customer satisfaction and loyalty. In a research paper jointly authored by Somasekharan T M and K. Kumuthadevi (2017) [25], “Factors Determining the Job Satisfaction of Private Sector Banks- Special Reference to Ernakulam District” in *Journal of Advanced Research in Dynamical & Control Systems*, the authors have identified the determinants of job satisfaction among the private sector banks based in Kerala with a focus on Ernakulam district in Kerala. Factor analysis has been used for identifying the significant factors as above. Eight such factors have been identified. Suggestions have been made for enhancing job satisfaction. In a recent study by Jacob Joju, Vasantha S., & Manoj P. K. (2017) [9], “Electronic CRM and ICT-Based Banking Services: An Empirical Study of the Attitude of Customers in Kerala, India” in *International Journal of Economic Research*, the authors have studied the attitude of

customers towards e-CRM and have noted their positive attitude. The need for staff training for enabling better customer service, more service channels etc. has been noted. Mohammad Abdolshah et. al (2017) [18] in their research paper have focused on the relative significance of job satisfaction factors and their impact on the overall job satisfaction of bank employees. Using cross-sectional data pertaining to a population of senior executives of the Asgariyeh and MehrIran Banks in Qazvin and Alborz, the authors have employed two questionnaires, first relating to individual characteristics and the second relating to Proprietary characteristics. The authors have concluded their study by identifying the three variables that can be ranked in the order of their influence on job satisfaction as: (i) Colleagues' Support (First), (ii) Upgrade (or, Promotion opportunities) (Second), and (iii) Compensation (Third). Hence, it may be noted that for improving job satisfaction, focused attention is required on the above three variables, in that order.

Rahman et. al. (2017) [22] have studied the job satisfaction among employees in the banking sector and to measure the level of job satisfaction among them in the socio-demographic context at Chuadanga District, in Bangladesh. This cross-sectional study based on a sample of 56 bank employees has used a semi-structured questionnaire with pre-coded and open-ended questions and the job satisfaction has been estimated using dimension index. Significant variations have been noted in respect of low level of job satisfaction among variables such as Age (76.04 per cent), designation (72.31 per cent), salary (70.77 per cent), marital status (83.36 per cent), service period (68.27 per cent) and working environment (79.38 per cent). It has been pointed out that these variations can be corrected by equitable and competitive compensation system, periodical increments, allowances, promotion, redesigning of working hour and environment, opportunities to participation in decision making and effective training and development program. Somasekharan T M and R.Velmurugan (2018) [26] in their study, "Job satisfaction and Quality of Work life of Employees in Private sector banks with Special reference to Ernakulam district" in *International Journal of Pure and Applied Mathematics* have sought to measure the job satisfaction of employees of private sector bank in Kerala. It has been noted that age, gender, educational level, income, banking experience, economic aspects, working conditions, career growth, work life balance, social integration and inter personal relationship are significantly influencing job satisfaction of bank employees. Based on the findings of the study the authors have suggested strategies for improving the job satisfaction of employees and hence overall performance of the respective banks.

In spite of a number of papers on Indian banking, including a few studies in the Kerala context, studies that focusing on job satisfaction of bank employees are very scarce. Studies that focus on the influence of working conditions on job satisfaction of employees are still less. This paper seeks to bridge the above gap by making a study on the above aspect with reference to employees of private sector banks in Ernakulam city located at the central part of Kerala, India.

3. RELEVANCE AND SIGNIFICANCE OF THE STUDY

The present study is devoted to analyze the employee's working conditions and job satisfaction of bank employees in Ernakulam city in central Kerala, India. Ernakulam is considered as the commercial capital of Kerala because the largest number industrial and business undertakings in the state are located in and around Ernakulam city. Similarly, largest number of banks and their branches are spread out in this district only. Hence this study focuses on employees of banks functioning in Ernakulam city. The findings of this study would be helpful for better understanding on the influence of working conditions on the job satisfaction of bank employees. Adjusting the working conditions suitably based on the findings of the study would help to motivate the employees thus resulting in their better productivity and help make good environmental conditions for job satisfaction. It also provides better level of job satisfaction among the employees in banking sector. The findings of the study are helpful to the employees and the management of banks, these being valuable information on employee's job satisfaction.

4. STATEMENT OF THE RESEARCH PROBLEM

Banking sector plays a crucial role in the economic growth of developing countries like India. In developing countries a huge chunk of population always lives in poverty and is denied formal financial services. In the

provision of formal financial services at a reasonable rate, banking sector has a prominent role to play. In the present era, there exists a stiff competition among banks in attracting customers. Drawing of customers from competitor bank requires provision of better services in the bank. Unless better services are provided in the bank, the customers will not remain there. Instead, they will switch over to other banks. Hence in retaining the existing customers and drawing new customers towards the bank, the role of employees working in banks become more vital than ever before. This is possible only if the employees perform their duties efficiently. Higher level of efficiency results in enhanced quality of work. This necessitates the need for motivating the employees of banks by way ensuring better working environment.

5. OBJECTIVE OF THE STUDY

- (i) To make study the influence of the working conditions on the job satisfaction of bank employees with reference to Private sector Banks functioning in Ernakulam; and
- (ii) To suggest strategies for improving the performance of bank employees based on the findings of this empirical.

6. METHODOLOGY OF THE STUDY

The study has been based on the primary data collected from the employees of the five selected private sector banks under study, with the help of a pre-tested Questionnaire. Simple random sampling (SRS) method has been used for selecting the employees of the five private sector banks working in their branches located in Ernakulam district in central Kerala. The five private banks selected for this study are (i) Federal Bank, (ii) South Indian Bank, (iii) ICICI Bank, (iv) HDFC Bank, and (v) Axis Bank. The five private banks as above have been selected using Purposive (Deliberate) Sampling because the first two banks represent the largest and second largest among the Old Private sector Banks (OPBs) based in Kerala whereas the last three denote the largest New generation Private sector Banks (NPBs). These five banks together account for the vast majority of the private banking business in the whole of Kerala. The place of study viz. Ernakulam district is the most industrially advanced district in the whole of Kerala and is located in the central part of the state. From the branches of the five selected private sector banks, 100 employees each are selected using Simple Random Sampling (SRS) method from each of the five selected banks, thus totaling a sample comprising of 500 bank employees. Common tools of statistical analysis have been used as part of data analysis, and the statistical package SPSS (Statistical Package for Social Sciences) has been used for data analysis. Popular tools of testing have been used for assessing the statistical significance and testing of hypotheses.

7. PROFILE OF THE SAMPLE BANKS AND BANK EMPLOYEES UNDER EMPIRICAL STUDY

The sample of bank employees is drawn from the five Private sector Banks (PVBs) under study. These five PVBs banks include three New generation Private sector Banks (NPBs) viz. and two Old Private sector Banks (OPBs). Brief details about the profile of the above five PVBs, their network in India, Kerala, and also Ernakulam district are given in Table I.

Table-I: Profile of the Banks under Study

Name of the Banks under Study	Estt. Year	Type of the Bank	Branch Network of the Banks under Study		
			India	Kerala State	Ernakulam District
Axis Bank	1993	NPB	123	70	21
HDFC Bank	1994	NPB	5103	164	38
ICICI Bank	1994	NPB	4874	158	28
South Indian Bank	1929	OPB	857	472	67
Federal Bank	1931	OPB	1251	629	110

Source: Reserve Bank of India (2018) and Official Websites of the respective banks (2018)

Regarding the profile of the sample of 500 bank employees, 300 (60 percent) of them are male and the rest 200 (40 percent) of them are female. About the age of the above 500 respondents under study 62 (12.40 percent) of them are upto 30 years of age, 348 (69.60 percent) are in the age group 31 to 40 years of age, and

the rest 90 (18 percent) are over 40 years of age. Regarding the location of the bank branches, 170 branches (34 percent) are located in urban areas, 200 branches (40 percent) are in semi-urban areas, and the rest 130 branches (26 percent) are located in rural areas of Ernakulam district.

8. INFLUENCE OF WORKING CONDITIONS ON THE JOB SATISFACTION OF BANK EMPLOYEES

To identify the employee's perception with regard to working condition offered at their work place Friedman Rank Test is employed. The following table 1 discloses the result of the study.

Table-I: Working Conditions and Job Satisfaction

Particulars	SA	A	NO	DA	SDA	Total	Mean Score	Rank
Required working conditions to do the job effectively	14 (2.80)	386 (77.20)	61 (12.20)	39 (7.80)	0 (0.00)	500 (100)	3.59	4
Latest technological aid and facilities	82 (16.40)	281 (56.20)	31 (6.20)	106 (21.20)	0 (0.00)	500 (100)	3.61	3
Adequate rest time during the work	60 (12.00)	169 (33.80)	75 (15.00)	186 (37.20)	10 (2.00)	500 (100)	2.73	6
Infrastructure provided by the management	72 (14.40)	266 (53.20)	50 (10.00)	111 (22.20)	1 (0.20)	500 (100)	3.49	5
Safety and Protection measures	62 (12.40)	320 (64.00)	53 (10.60)	65 (13.00)	0 (0.00)	500 (100)	3.72	2
Cleanliness, air circulation, lighting and ventilation facilities	79 (15.80)	312 (62.40)	54 (10.80)	55 (11.00)	0 (0.00)	500 (100)	3.85	1

Source: Field Survey

[Notes: (1) Figures in brackets show the percentages

(2) SA– Strongly Agree, A– Agree, NO– No Opinion, DA– Disagree, SDA– Strongly Disagree].

Using the Friedman Rank Test, it is inferred that majority of the employees perceive that working condition is found to be clean, office setup provides for having sufficient air circulation, and that sufficient lighting as well as ventilation facilities are provided. Next in importance, as perceived by the employees is the safety and protection measures provided at their working environments. Third in importance to the employees is the use of the latest and updated technological aids and other facilities adopted by the respective banks where they are employed. It may be noted that other factors, like, required working conditions (fourth), infrastructure provided (fifth) and adequate rest time (sixth), are of relatively less significance. (Table II).

9. SUMMARY OF FINDINGS AND SUGGESTIONS

Results of the ANOVA test have revealed that age, gender, educational qualification, monthly income, family income, family expenditure, total family members, type of family, banking experience, branch experience and location of branch are associated with level of job satisfaction of the bank employees under study. As it is revealed by using Friedman Rank Test that (i) clean working conditions enhances their job satisfaction to the largest level, (ii) safety and protection measures available at their work settings are second in importance, and (iii) use of the latest technological aids and such other facilities are found to be the third most important factor influencing the job satisfaction of the employees under study. Hence, based on the major findings of the study as noted above, the following are strategies suggested by the authors:

- The bank managements should focus on providing the most clean and hygienic working environments for their employees so as to enhance the job satisfaction of employees. This in turn would enhance their motivation and productivity.

- The bank managements should ensure utmost safety and protection for their employees. The employees be provided with all the requisite facilities in this regard at their work settings so that the feeling of insecurity can be obviated.
- Adoption of the latest technological advancements should be another priority for the bank managements. For instance, adoption of the latest ICT (Information and Communication Technology) tools would always reinforce their job satisfaction.
- Last, but not the least, all policies relating to employees should have a 'human touch' so that the same translates into their long term commitment and loyalty resulting in higher level of productivity and operational efficiency of the banks concerned.

9. ACKNOWLEDGEMENT

The co-operation, support and guidance by Dr. Velmurugan, Associate Professor (Commerce), Karpagam Academy of Higher Education, Coimbatore during the early days of preparation of this paper, as well as during data collection and analysis.

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