

ASSESSING WOMEN EMPLOYEES SATISFACTION WITH HUMAN RESOURCE PRACTICES –A STUDY AT STATE BANK OF INDIA IN MUMBAI

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Abstract

The present paper aims to study and assess the satisfaction level of women employees regarding Human Resource Practices in State Bank of India-the largest bank amongst all public and private sector banks in India. The study is based on both primary and secondary data. Primary data has been collected through questionnaire from 128 women employees working at State Bank of India in Mumbai. Data was analyzed using percentage analysis, and ANOVA test. Higher levels of satisfaction regarding human resource practices were observed, particularly in the area of training, and development, workplace environment, compensation and employee welfare practices.

Keywords:

*Employee satisfaction,
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Introduction

“Nearly fifteen years ago, Parliament approved that we should set before ourselves the goal of socialistic pattern of society. Since, then, the Government has taken several measures towards the achievement of this goal. Public ownership and the control of the commanding heights of the national economy and of its strategic sectors are essential and important aspects of new social order which we are trying to build in this country. We regard this as particularly necessary in a poor country which seeks to achieve speedy economic progress, consistent with social justice.”

In her statement in parliament on July 21, 1969, the then Prime Minister Mrs. Indira Gandhi put forward the above objectives for bank nationalization.

Nationalization of Indian Banking sector created new employment opportunities for women in the banking industry and played a crucial role in reducing gender discrimination against women employees in the banking career. In the period that ensued, Indian Banking entered an era of expansion, including rapid growth in the distribution of bank branches across the country, especially in rural and semi-urban areas. This opened the doors for large numbers of educated, middle-class women to enter the banking jobs.

According to “Working Conditions of Women in Public Sector Banks”, a recent report by Indian Government’s committee on the empowerment of women, the overall representation of women in public sector banks has grown in the last few years. Women employee’s proportion in public sector banks was 24 percent in 2018.

Women employees face several challenges in the course of their career which often lead to higher attrition rate. Human Resource Practices play a fundamental role in maintaining and developing a better working environment for employees and thereby increasing the retention rate. The present study aims to highlight women employees take on human resource practices with reference to India’s largest Bank-State Bank of India.

Review of Literature

B. Mathivanam (2013) conducted a study titled “HRM Practices in Public Sector Banks in Krishnagiri District”, to identify various functions of HRM and effectiveness of training and

performance appraisal system in public sector banks. Data was collected from 150 employees working at public sector banks in Krishnagiri District. Results indicated that employees are proactively working towards developing for future roles and maintaining a higher motivation level. Performance appraisal and development exercises were found to be contributing to individual development.

Anand .N (2016) studied the impact of Human Resource Practices on job satisfaction in Public Sector Banks. Data was collected from 80 employees from public sector banks in Agra. Findings revealed that job satisfaction level of employees in public sector banks was positively affected by HR practices such as Recruitment and Selection, Training and Development, Compensation, performance appraisal, and working conditions.

Ramya and Raghurama (2016) in their study titled “Women’s Participation in Indian Banking Sector: Issues and Challenges” examined the challenges faced by women employees in the Indian Banking Industry. The study presents a comprehensive review of studies and researches conducted on problems faced by women employees in the Indian Banking Industry. The burden of dual role, discrimination in providing infrastructural facilities, transfer policy and lack of solidarity among women were observed to be common issues. Stereotypes, assumptions, and biases were observed as major challenges prohibiting women’s career progression in financial institutions.

Mustafi, Rahman and Jahan (2016) studied Human Resource Management practices in the private commercial banking sector in Bangladesh. HRM practices of nine commercial banks were compared. Data was collected from 91 employees through a questionnaire. Job analysis, human resource planning, training and development, compensation and industrial relation were found to have a significant impact on overall HR practices. Performance appraisal and talent acquisition were observed to have no significant impact on overall HR practices.

Patil and Kamble (2017) studied HRD policies and employees perception towards HRD policies followed by management of different Urban Co-operative banks in Belagavi District. A sample of 370 respondents from 61 branches was selected through convenient random sampling method.

Employee's perception regarding HRD policies and practices was assessed through Likert-five point scale questionnaire. A strong need for improvement was observed in HRD policy formulation and communication, salary, promotions, incentives and retirement benefits. Employee's opinions were found to be neutral regarding recruitment and selection process, training, work environment, and career development opportunities.

Madanat and Khasawneh (2018) identified the effectiveness level of human resource management practices and its impact on employee's satisfaction level in the banking sector of Jordan. Data was collected from 406 employees of 15 bank headquarters in Amman. Human Resource Planning, Staffing, Training and Development, and Performance appraisal showed a higher level of effectiveness. Further, a medium level of employee satisfaction was observed regarding compensation.

Objective of the Study:

- To study the Human Resource Practices at State Bank of India, Mumbai.
- To assess women employees' satisfaction level with Human Resource Practices at State Bank of India, Mumbai

Research Methodology

A combination of Analytical and Exploratory research designs was adopted in this research. The study is based on both primary and secondary data. A self-administered Questionnaire was used to collect Primary data from women employees working at SBI Mumbai head office, corporate office and four branches of SBI located at Nariman point, Back Bay Reclamation, Fort Mumbai and Nepean sea road. A sample of 128 women employees in State Bank of India was selected through Stratified Random Sampling Technique. Secondary data was collected from journals, websites, and books. Data collected was analyzed using statistical tools such as percentage analysis and ANOVA test.

Hypotheses:

The null hypotheses formulated for the present study are as follows:

H_{01} : There is no significant association between age and satisfaction with Human Resource Practices

H_{02} : There is no significant association between designation and satisfaction with Human Resource Practices

Data Analysis and Interpretation:

Table 1: Age of Respondents

Age of Respondents	Frequency	Percentage
21 to 30	21	16
30 to 40	41	32
40 to 50	39	31
50 above	27	21
Total	128	100

Source: Primary Data

Interpretation:

Table 1 shows age wise classification of respondents. Out of 128 respondents, 16 percent belong to 21 to 30 years of age group, 32 percent are from 30 to 40 years of age group, 31 percent are from 40 to 50 years of age group and 21 percent are above 50 years of age. Majority of the respondents are from the age group of 30 to 40 years.

Table 2: Educational Qualification of Respondents

Educational Qualification	Frequency	Percentage
Graduation	53	41
Post-graduation	75	59
Total	128	100

Source: Primary Data

Interpretation:

The above table illustrates the Educational Qualification of respondents. Out of 128 respondents, 41 percent are graduates and 59 percent are post-graduates. Majority of the respondents are postgraduates.

Table 3: Marital Status of Respondents

Marital Status	Frequency	Percentage
Married	89	70
Unmarried	39	30
Total	128	100

Source: Primary Data

Interpretation:

The above table illustrates marital status of respondents. Out of 128 respondents 70 percent are married and 30 percent. Majority of the respondents are married.

Table 4: Designation of Respondents

Designation	Frequency	Percentage
Clerical	38	30
Officer	67	52
Executive	23	18
Total	128	100

Source: Primary Data

Interpretation:

The above table shows the designation of respondents. Out of 128 respondents, 30 percent are from the clerical scale, 52 percent are from officer scale (scale I to V) and 18 percent are from Executive scale (scale VI and above). Majority of the respondents are officers.

Table 5: Respondents Satisfaction Level with Human Resource Practices

	HR Practices	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied
1	Training and Development	57 (45)	37 (29)	13 (10)	12 (9)	9 (7)
2	Career Development	32 (25)	46 (36)	25 (19)	14 (11)	11 (9)

3	Performance Appraisal	37 (29)	41 (32)	23 (18)	15 (12)	12 (9)
4	Compensation	53 (41)	33 (26)	18 (14)	13 (10)	11 (9)
5	Workplace environment	59 (46)	36 (28)	18 (14)	9 (7)	6 (5)
6	Employee welfare	55 (43)	36 (28)	16 (13)	13 (10)	8 (6)

Note: Figures in parentheses are percentages,

Source: Primary Data

Interpretation:

Table 5 illustrates women employees' satisfaction level regarding human resource practices. 45 percent of the respondents are highly satisfied with training and development practices at SBI. 25 percent of the respondents are highly satisfied with career development practices. 29 percent of the respondents are highly satisfied with performance appraisal. 41 percent of the respondents are highly satisfied with Compensation. 46 percent of the respondents are highly satisfied with the workplace environment. 43 percent of the respondents are highly satisfied with employee welfare.

Table 6: ANOVA between Age and Satisfaction with Human Resource Practices

	HR Practices	Source of Variation	SS	DF	MS	F	P	F crit
1	Training and Development	Between Groups	12.952	3	4.317	2.88	0.038	2.677
		Within Groups	185.664	124	1.497			
		Total	198.616	127				
2	Career Development	Between Groups	13.092	3	4.364	3.072	0.030	2.677
		Within Groups	176.126	124	1.420			
		Total	189.218	127				
3	Performance Appraisal	Between Groups	4.146	3	1.382	0.845	0.471	2.677
		Within Groups						
		Total						

		Within Groups	202.728	124	1.634			
		Total	206.875	127				
d	Compensation	Between Groups	11.896	3	3.965	2.391	0.071	2.677
		Within Groups	205.603	124	1.658			
		Total	217.5	127				
5	Workplace environment	Between Groups	4.287	3	1.429	1.090	0.355	2.677
		Within Groups	162.517	124	1.310			
		Total	166.804	127				
6	Employee welfare	Between Groups	4.248	3	1.416	0.925	0.430	2.677
		Within Groups	189.806	124	1.530			
		Total	194.054	127				

Interpretation:

The one way ANOVA was done on the sample size of 128 employees. From the above table, age was considered as an independent variable and HR practices were considered as a dependent variable. Employee's age was categorized into the following four groups: 21 to 30 years, 30 to 40 years, 40 to 50 years and above 50 years of age. HR practices were cataloged into following six sets: training and development, career development, performance appraisal, compensation, workplace environment, and employee welfare practices. It was found that with regard to Training and Development and Career Development practices calculated F values are more than table value 2.677 at 0.05 levels. Hence, the null hypothesis- H_{01} is not accepted for Training and Development and Career Development practices. With regard to Performance Appraisal, Compensation, Workplace environment and Employee welfare practices calculated F values are less than table value 2.677 at 0.05 levels; therefore null hypothesis- H_{01} is accepted.

Table 7: ANOVA between Designation and Satisfaction with Human Resource Practices

	HR Practices	Source of Variation	SS	DF	MS	F	P	F crit
1	Training and Development	Between Groups	2.407	2	1.203	0.766	0.466	3.068
		Within Groups	196.209	125	1.569			
		Total	198.616	127				
2	Career Development	Between Groups	1.538	2	0.769	0.512	0.600	3.068
		Within Groups	187.680	125	1.501			
		Total	189.218	127				
3	Performance Appraisal	Between Groups	1.213	2	0.606	0.368	0.692	3.068
		Within Groups	205.661	125	1.645			
		Total	206.874	127				
4	Compensation	Between Groups	7.208	2	3.604	2.142	0.121	3.068
		Within Groups	210.291	125	1.682			
		Total	217.5	127				
5	Workplace environment	Between Groups	0.620	2	0.310	0.233	0.792	3.068
		Within Groups	166.184	125	1.329			
		Total	166.804	127				
6	Employee welfare	Between Groups	3.428	2	1.714	1.124	0.328	3.068
		Within Groups	190.625	125	1.525			
		Total	194.054	127				

Interpretation:

The one way ANOVA was done on the sample size of 128 employees. From the above table, the designation was considered as an independent variable and HR practices were considered as a

dependent variable. Employee's designation was categorized into the following three groups: clerical, officer and executive. HR practices were cataloged into following six sets: training and development, career development, performance appraisal, compensation, workplace environment, and employee welfare practices. It was found that with regard to all HR practices calculated F values were less than table value 3.068 at 0.05 levels; therefore null hypothesis-H₀ is accepted. Hence, there is no significant association between designation and respondents satisfaction with Human Resource Practices

Findings:

- i. It is found that majority of women employees are highly satisfied with training and development and workplace environment at SBI, Mumbai.
- ii. Findings also imply that the majority of women employees are highly satisfied with compensation and employee welfare practices SBI, Mumbai.
- iii. There is a significant association between age and satisfaction with Training and Development and Career Development practices.
- iv. There is no significant association between age and satisfaction with Performance Appraisal, compensation, Workplace environment and Employee welfare.
- v. There is no significant association between designation and satisfaction with training and development, career development, performance appraisal, compensation, workplace environment and employee welfare practices

Conclusion:

The present research was undertaken to assess women employees' satisfaction with human resource practices at State Bank of India. The above analysis concluded that higher satisfaction levels were observed regarding training and development, compensation, workplace environment, and employee welfare practices. Human resource practices followed at State Bank of India were found to have a positive influence on women employees working at all levels. However, the satisfaction level regarding career development and performance appraisal practices were found to be lacking. Therefore it is suggested that initiatives should be taken to

improve career development and performance appraisal practices to enhance career growth amongst women employees.

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