



A STUDY ON PERCEPTION ON WORK ENVIRONMENT OF PUBLIC SECTOR BANK EMPLOYEES WITH REFERENCE TO TRICHY DISTRICT

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ABSTRACT :

Banks play an active role in the economic development of a country. Their ability to make a positive contribution in igniting the process of growth depends to a great extent on the way the banking policies are pursued and the banking structure is evolved. The work environment is highly influence the work performance of the employees. After demonetization the banks are busy with customer regarding the bank transactions, with out the adequate facilities the employees unable to complete the task. This study is descriptive in nature. The researchers selected Trippur city for this present study. The data collected during the months of August and September 2017, it is based on primary data collection. The convenient sampling method is used to collect the data from the respondents. Eighty respondents were selected for this study from the study area. The percentage analysis used to present the socio economic profile of the respondents and co efficient Correlation used to find out the relationship between the socio economic factors and level of perception on work environment. The bank staff are having more stress in their work place because of repetition of work and work burden. The staff are searching the place and peoples to reduce their job stress. Bank work is full and full finance matters, the staff could not post pond their work like some other job. Evening after work they rush up to reach their house. In this time the work environment should be peace full and conducive. This study analyzed the work environment of bank employees and given some suggestion to provide conducive work environment.

KEYWORDS : perception, work environment, public sector banks, organizational climate and conducive.

INTRODUCTION :

Banks play an active role in the economic development of a country. Their ability to make a positive contribution in igniting the process of growth depends to a great extent on the way the banking policies are pursued and the banking structure is evolved. It is, therefore, no exaggeration to say that an effective, efficient and disciplined banking system greatly helps the process of economic development. It functions as a catalytic agent for bringing about economical, industrial and agricultural growth and prosperity of the country (Dr. Pawan Kumar Chugh). The contribution of the banking system is highly significant in the development of the economy of any nation. In the case of developing countries like India, banking system forms an integral and dominant part of the financial system (Vaikunthe. L.D., 2000). Banking institutions in India have been assigned a significant role in financing the process of planned economic growth, and nationalization of banks was one of the steps taken by the Government of India to accelerate the phase of economic growth of the country (Bodla.B.S. & Richa Verma., 2006).

Organizational Climate refers to the perceptions that organizations' members share about the fundamental elements of their organizations (West M.A. Allen N.A., 1998). At the individual level, climate is the summary perception of the organization's Work Environment, providing a common frame of reference for attainment of some congruity between behaviour and the practices and procedures of the system, acting as a potent influence on individual performance and satisfaction (Dr. D. Moorthy and Mrs. V. Punitha, 2013). The organizational Climate is a relatively enduring quality of the internal environment that is experienced by its members, influences their behaviour and can be described in terms of the value of a particular set of characteristics of the organization (Mamuthy, C., 1990).

Organizational climate is the human environment in which an organization employee works. Climate affects each and every activity in an organization, directly or indirectly. In turn, climate is affected by almost everything that occurs in an organization, and it is a dynamic system concept (Baligh, Helmy, H., et. al., 1998). Favourable organizational climate promotes work efficiency by raising job involvement and job satisfaction (Lawrence, G.D., 1993).

Banks are basically service rendering organizations. In order to ensure their survival in the highly competitive banking environment, they have to ensure that they are providing a unique and superior quality of services to their customers (Dr. Khanna.P.K, 2007). The rendering of quality services by the banks to their customers wholly depends on the able support extended by their staff. In order to secure the positive support of the staff, it becomes the ultimate responsibility of the banks to create and maintain a conducive and pleasant Organizational Climate (Berger A.N., et. al., 2008). The creation and maintenance of the conducive Organizational Climate will result in improving the performance and efficiency of their staff and their perception towards their organization.

Hence, an attempt has been made by the researchers to assess the perception of work environment of public sector bank employees Trichy and the factors that influence their perception on the same through this study.

IMPORTANCE OF THE STUDY

The work environment is highly influence the work performance of the employees. After demonetization the banks are busy with customer regarding the bank transactions, with out the adequate facilities the employees unable to complete the task. Sometime, the employees have to adjust the shortage facilities to complete their daily work. All the customers are not ready to wait more time at bank to complete their transactions, but the bank employees are trying to complete the customers bank transactions. Some employees are more adjustable to complete their task with the available resources. So, this study is important to find the relationship between the socio economic factors and the work environment of the bank employees.

OBJECTIVES OF THE STUDY

The following are the objectives of the study:

1. To present the socio economic factors of the sample respondents.
2. To find out the level of work environment of the public sector banks.
3. To present the relationship between socio economic profile of the sample respondents and level of perception on work environment.
4. To offer some suggestions to the management to improve the work environment

RESEARCH METHODOLOGY

This study is descriptive in nature. The researchers selected Trippur city for this present study. The data collected during the months of August and September 2017, it is based on primary data collection. The convenient sampling method is used to collect the data from the respondents. The structured questionnaire is prepared to collect the data from the sample respondents. The likert five point scales was used to

measure the level of perception on work environment. Eighty respondents were selected for this study from the study area. The required secondary data collected from articles, journals, newspapers and various websites. The percentage analysis used to present the socio economic profile of the respondents and co efficient Correlation used to find out the relationship between the socio economic factors and level of perception on work environment.

SAMPLING DESIGN

The researcher has collected data from eighty bank employees those are working in public sector bank at Trichy city. The convenient sampling method is adopted to collect the data. The researcher has selected eight leading public sector banks for this study, each bank ten respondents were selected, the sample size fixed by the researcher is eighty. The structured questionnaire was used to collect the data. The first set was socio economic factors of the sample respondents and the second set was work environment of their banks.

TOOLS AND TECHNIQUES

The percentage analysis was used to present the socio economic factors of the sample respondents. The mean and standard deviation calculated to find out the perception of the level of work environment of the sample respondents. The Correlation used to find out the relationship between the independent and dependent variables. The out put shows the relationship between the socio economic factors and level of work environment.

ANALYSIS AND INTERPRETATION

The percentage analysis shows the socio economic factors of the sample respondents.

Table – 1 : Age group of the respondents

Sl. No.	Age Group	Number of Respondents	Percentage
1	Up to 30 years	14	17.50
2	31 years to 45 years	48	60.00
3	Above 45 years	18	22.50
Total		80	100

Source : Survey Data

The above table shows the age group of the respondents. Fourteen (17.50%) respondents are come under the age group of 30 years. Forty eight (60.00%) respondents are come under the age group of 31 years to 45 years and the remaining eighteen (22.50%) respondents are come under the age group of above 45 years. Majority (60.00%) of the respondents are come under the age group of between 31 years to 45 years.

Table – 2 : Gender of the respondents

Sl. No.	Gender	Number of Respondents	Percentage
1	Male	51	63.75
2	Female	29	36.25
Total		80	100

Source : Survey Data

The above table shows the gender of the respondents. Fifty one (63.75%) respondents are male and the remaining twenty nine (36.25%) respondents are female. Majority (63.75%) respondents are male respondents.

Table – 3 : Educational Qualification of the respondents

Sl. No.	Educational Qualification	Number of Respondents	Percentage
1	Under graduate	51	63.75
2	Post graduate	22	27.50
3	Other Courses	7	8.75
Total		80	100

Source : Survey Data

The above table shows the educational qualification of the respondents. Fifty one (63.75%) respondents are under graduates. Twenty two (27.50%) respondents are post graduates and the remaining seven (8.75%) respondents are did other courses. Majority (27.50%) of the respondents are under graduates.

Table – 4 : Monthly Family Income of the respondents

Sl. No.	Monthly Family Income	Number of Respondents	Percentage
1	Up to Rs. 30,000	12	15.00
2	Rs. 30,001 to Rs. 60,000	41	51.25
3	Above Rs. 60,000	27	33.75
Total		80	100

Source : Survey Data

The above table shows the monthly family income of the respondents. Twelve (15.00%) respondent's monthly family income is less than Rs. 30,000. Forty one (51.25%) respondent's monthly family income is between Rs. 30,001 and Rs. 60,000 and the remaining twenty seven (33.75%) respondents monthly family income is above Rs. 60,000. Majority (51.25%) of the respondent's monthly family income is between Rs. 30,001 and Rs. 60,000.

Table – 5 : Monthly Expenses of the respondents

Sl. No.	Monthly Expenses	Number of Respondents	Percentage
1	Up to Rs. 10,000	27	33.75
2	Rs. 10,001 to Rs. 20,000	31	38.75
3	Above Rs. 20,000	22	27.50
Total		80	100

Source : Survey Data

The above table shows the monthly expenses of the respondents. Twenty seven (33.75%) respondent's monthly expenses is less than Rs. 10,000. Thirty one (38.75%) respondent's monthly expenses is between Rs. 10,001 and Rs. 20,000 and the remaining twenty two (27.502%) respondent's monthly expenses is above Rs. 20,000. Majority (38.75%) of the respondent's monthly expenses is between Rs. 10,001 and Rs. 20,000.

Table – 6 : Family type of the respondents

Sl. No.	Family Type	Number of Respondents	Percentage
1	Joint	37	46.25
2	Nuclear	43	53.75
Total		80	100

Source : Survey Data

The above table shows the family type of the respondents. Thirty seven (46.25%) respondent's are living as joint family and the remaining forty three (53.75%) respondent's are living in nuclear family. Majority (53.75%) of the respondents are living in nuclear family.

Table – 7 : Area of the residence of the respondents

Sl. No.	Area of the residence	Number of Respondents	Percentage
1	Urban	39	48.75
2	Semi urban	27	33.75
3	Rural	14	17.50
Total		80	100

Source : Survey Data

The above table shows the area of the residence of the respondents. Thirty nine (48.75%) respondent's are living in urban area. Twenty seven (33.75%) respondents are living in semi urban and the remaining fourteen (17.50%) respondents are living in rural area. Majority (48.75%) of the respondents are living in urban areas.

Table – 8 : House type of the respondents

Sl. No.	House Type	Number of Respondents	Percentage
1	Own house	37	46.25
2	Rental house	24	30.00
3	Lease House	19	23.75
Total		80	100

Source : Survey Data

The above table shows the house type of the respondents. Thirty seven (46.25%) respondent's are living in own house. Twenty four (30.00%) respondents are living in rental house and the remaining nineteen (23.75%) respondents are living in lease house. Majority (46.25%) of the respondents are living in own house.

Level of perception of work environment of public sector bank employees

To measure the level of perception of work environment of the respondents, used likert five point scale. Twenty five variables were formulated by the researcher to measure the level of perception on work environment of the sample respondents. The scores were entered in MS Excel and upload to SPSS for correlation analysis.

Table – 4 : Level of Perception on Work Environment

Sl. No.	Level of Perception on Work Environment	Number of Respondents	Percentage
1	Low	12	15.00
2	Medium	41	51.25
3	High	27	33.75
	Total	80	100
Mean : 72.948 ; SD : 4.876, Minimum Score : 32.00 Maximum Score : 91.00			

The above table shows the level of perception on work environment of the bank employees. Twelve (15.00%) respondents felt low level of perception on work environment. Forty one (51.25%) respondents felt medium level of perception on work environment and the remaining twenty seven (33.75%) respondents felt high level of perception of work environment. Majority (33.75%) of the respondents felt medium level of perception on work environment.

THE RELATIONSHIP BETWEEN THE INDEPENDENT VARIABLES AND THE LEVEL OF PERCEPTION ON WORK ENVIRONMENT– CORRELATION

The independent variables are taken to find out relationship with Problem faced by the unwed mother during teenage pregnancy. The independent variables are Age group (X1), Gender (X2), Educational Qualification (X3), Monthly Income (X4), Monthly Expenses (X5), Family type (X6), Area of residence (X7), House type (X8) and level of perception on work environment (X9) are taken and presented the relationship in the following table.

Table – 5 : CORRELATION WITH INDEPENDENT VARIABLE AND THE LEVEL OF PERCEPTION ON WORK ENVIRONMENT

		X1	X2	X3	X4	X5	X6	X7	X8	X9
X1	Pearson Correlation	1								
	Sig. (2-tailed)									
	N	80								
X2	Pearson Correlation	.0421	1							
	Sig. (2-tailed)	.781								
	N	80	80							
X3	Pearson Correlation	.864**	-.055	1						
	Sig. (2-tailed)	.000	.227							
	N	80	80	80						
X4	Pearson Correlation	-.691**	-.042	-.117	1					
	Sig. (2-tailed)	.000	.134	.012						
	N	80	80	80	80					
X5	Pearson Correlation	-.092	.981**	.011	.792**	1				
	Sig. (2-tailed)	.181	.043	.819	.000					
	N	80	80	80	80	80				
X6	Pearson Correlation	.681**	-.004	.692*	-.684**	-.628**	1			
	Sig. (2-tailed)	.001	.843	.074	.021	.000				
	N	80	80	80	80	80	80			
X7	Pearson Correlation	.841**	-.617**	.522**	-.471**	.633**	.080	1		
	Sig. (2-tailed)	.001	.004	.003	.002	.001	.217			
	N	80	80	80	80	80	80	80		

X8	Pearson Correlation	.699**	-.017	.622**	-.841**	.621**	.381	.844**	1	
	Sig. (2-tailed)	.000	.842	.001	.002	.004	.104	.001		
	N	80	80	80	80	80	80	80	80	
X9	Pearson Correlation	.668**	.881**	-.681**	.034	-.721**	-.044	.684**	-.861*	1
	Sig. (2-tailed)	.004	.001	.000	.217	.000	.746	.000	.032	
	N	80	80	80	80	80	80	80	80	80

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

The age group (.668), gender (.881) and area of residence (.684) have significantly correlation with level of perception on work environment at 1% significantly level. Educational Qualification (-.681) and monthly expenses (-.721) have negative and significantly correlation with the level of perception on work environment at 1% significant level. The house type (-.861) has negative and significantly correlation with the level of perception on work environment at 5% significant level.

FINDINGS

The following are the finding from percentage analysis and correlation.

1. Majority (60.00%) of the respondents are come under the age group of between 31 years to 45 years.
2. Majority (63.75%) respondents are male respondents.
3. Majority (27.50%) of the respondents are under graduates.
4. Majority (51.25%) of the respondent's monthly family income is between Rs. 30,001 and Rs. 60,000.
5. Majority (38.75%) of the respondent's monthly expenses is between Rs. 10,001 and Rs. 20,000.
6. Majority (53.75%) of the respondents are living in nuclear family.
7. Majority (48.75%) of the respondents are living in urban areas.
8. Majority (46.25%) of the respondents are living in own house.
9. Majority (33.75%) of the respondents felt medium level of perception on work environment.
10. The age group (.668), gender (.881) and area of residence (.684) have significantly correlation with level of perception on work environment at 1% significantly level. Educational Qualification (-.681) and monthly expenses (-.721) have negative and significantly correlation with the level of perception on work environment at 1% significant level. The house type (-.861) has negative and significantly correlation with the level of perception on work environment at 5% significant level.

SUGGESTIONS

The work environment that prevails in an organisation significantly influences the performance of the staff and their perception towards the work environment. The working environment has to be made as conducive in order to enhance the performance of the staff and ensuring the complete utilisation of their potentials. Though the staff are very efficient and having vast potentials, they may not be able to carry out the tasks assigned to them in an effective manner because of the lack of a conducive working environment. It will also result in discouraging and demotivating the staff in performing their duties and execution of their tasks in an efficient and effective manner. It creates frustration in their minds and they do not feel that the work environment that prevails in their organisation is not conducive and pleasant.

Hence, it is suggested that the managements must work out on formulation and implementation of various strategies for providing updated facilities as expected by their staff in order to create a conducive work environment for the purpose of improving the working climate By adopting various outcomes of technological innovations, such as computerisation of the work, creation of appropriate systems to carry out various activities etc., will make the working climate in the organisation conducive. The management of the banks must consider the creation of various basic facilities like provision of adequate working space for staff, providing comfortable seating arrangements, providing better lighting and ventilations facilities,

maintaining the room temperature, provision of purified drinking water, creating the counters with all the required facilities to transact various transactions, developing the necessary infrastructure, maintenance of the working place with neatness, hygiene and cleanliness, etc., By adopting these measures the working climate in the banks can be made as conducive. The existence of the conducive and good working climate in the banks creates positive attitude among the employees towards their organisations. As a result, the staff of the private sector banks will have positive perception towards the work environment.

CONCLUSION

The study conducted by the researcher to measure the level of perception on work environment of the public sector bank employees. The researcher has collected data from eighty bank staff to measure the level of perception on work environment. The percentage analysis and correlation was used to analysis the sample data. The findings were presented and suggestions were given to the management to improve the work environment of the bank. The bank staff are having more stress in their work place because of repetition of work and work burden. The staff are searching the place and peoples to reduce their job stress. Bank work is full and full finance matters, the staff could not post pond their work like some other job. Evening after work they rush up to reach their house. In this time the work environment should be peace full and conducive. This study analyzed the work environment of bank employees and given some suggestion to provide conducive work environment.

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