



## **PROBLEMS FACED BY THE BANK EMPLOYEES: A STUDY IN ERODE DISTRICT OF TAMIL NADU**

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### **Abstract**

*Employees are playing vital role in the organization. Banking sector has introduced so many innovative machines in bank for smooth running of work. Against this background, The present study deals with the problems faced by the bank employees in Erode District of Tamil Nadu. The findings also indicate that the majority of the sample employees were faced heavy work in the organization.*

**Key Words: Problems -Bank Employees - Public Sector Bank.**

### **Introduction**

In the present Globalized scenario, banking sector is the back bone of the economic development of any country. At the same time employees are more valuable assets and also played a vital role in smooth running of the banking sector. It provides various amenities to its employees namely, pension scheme, medical insurance, welfare scheme etc. Though it is fact, it cannot be stated that employees of the banks do not face any problem. The problems faced by the bank employees may be due to many factors. So, that the banks have to offer excellent facility to its employees in order to satisfy them and also to solve these problems both government of India and Government of Tamil Nadu are taking various efforts. But, actual result is not up to satisfactory level of the bank employees. They are suffering from various problems like low salary, heavy work load, more stress, lack of motivation, absenteeism etc. By keeping this in mind, an attempt has been made to trace out the problems of the bank employees about their job.

### **Review of Literature**

Neelamegam et.al.(2010) found that 55.4% of the respondents have normal level of stress and for 44.6% stress has become a problem. They concluded that employees are experiencing minimal level of stress which may lead to inefficiency and lethargic attitude towards their work, some other employees feel stress is becoming a problem which may lead to behaviour changes among them and which would finally affect their work.

Rajendran Jayashree (2011) made a study to undertaken specific problems of bank employees related to occupational stress. The data was collected from 100 bank employees and analysed with the help of Percentage Analysis. He found that 97% of the respondents working in public sector banks were stress as a problem. It was suggested that introduce more job oriented training programs, which improve employees" skill and their confidence to work effectively.



Ashok Kumar & Sundar (2012) conducted a study to identify the problems faced by women executives in public sector banks related to work performance. The data have been collected from 104 women employees by adopting Census Survey Method. Collected data was analysed with help of Garret Ranking Method and Factor Analysis. They found that 78% of the women executives faced problems in public sector banks.

### **Objective of The Study**

To analysis the problems faced the bank employees with their job.

### **Research Methodology**

Erode District is one of the major districts in Tamil Nadu. In this District, there are various public sector, private sector and co - operative sector banks. By realizing the significance of public sector banks, for this present study by using convenient sampling method 150 bank employees have been selected from the Erode (75) and Gobichettipalayam (75) towns.

To measure the problems faced by the bank employees in bank sector, Fifteen problems have been identified and same have been used in the pilot study. Based on the out come of the pilot study and by using Item Analysis Technique, only Eleven problems have been identified as relevant to the study and same have been used in the study for data collection.

In the questionnaire, the sample bank employees have been asked to rank each problem on its intention. Each sample bank employees has been instructed to indicate the intention of the problem by giving rank one to the most important problem influenced them, rank two to the second important problem and so on. It is analysed with Garrett's Ranking Technique and Kendall' Co-efficient of Concordance (' $W$ ').

### **Ranking Analysis: Garret's Ranking Technique**

Garrett Ranking Technique is adopted to analyse the most important problems faced by the sample bank employees. The bank employees were instructed to rank various problems according its significance. The percentage score for each rank from 1 to 11 are computed. The percentage score thus, obtained for all the eleven ranks have been converted into scale values using scale conversion Table given by Henry Garrett's the scale values for the first rank to eleven rank is 82, 71, 64, 59, 54, 50, 45, 40, 35, 28 and 17. The score value ( $fx$ ) is calculated for each problem by multiplying the number of sample bank employees ( $f$ ) with respective scale values ( $x$ ). The total scores are found by adding the score values ( $fx$ ) of each rank for every problem. The mean score is then calculated to know the order of preference given by the sample bank employees for the problems. On the basis of the mean score, the overall ranks are assigned for each. The ranking analysis of the problems faced by the bank employees through Garret's Ranking Technique is illustrated in Table 5.1.



**Table 5.1, Garrett’s Ranking Technique**

Problems	Rank	I	ii	iii	iv	v	vi	vii	viii	ix	x	xi	TS	MS
	Scores (x)													
Lack of co-operation	f	98	53	51	10	69	10	49	213	258	134	15	43641	45.46 (11)
	fx	8036	3763	3264	590	3726	500	2205	8520	9030	3752	255		
Inadequate Welfare facility	f	154	24	44	90	44	135	163	78	133	31	64	48650	50.68 (5)
	fx	12628	1704	2816	5310	2376	6750	7335	3120	4655	868	1088		
Lack of Promotion	f	71	30	61	28	10	244	246	21	36	135	78	44524	46.38 (8)
	fx	5822	2130	3904	1652	540	12200	11070	840	1260	3780	1326		
Lack of job Security	f	35	129	20	43	141	45	26	252	65	145	59	44298	46.14 (9)
	fx	2870	9159	1280	2537	7614	2250	1170	10080	2275	4060	1003		
Low Salary	f	129	251	87	25	42	25	35	85	50	211	20	51933	54.1 (2)
	fx	10578	17821	5568	1475	2268	1250	1575	3400	1750	5908	340		
More Stress	f	193	70	134	106	20	61	21	15	102	159	79	50666	52.78 (3)
	fx	15826	4970	8576	6254	1080	3050	945	600	3570	4452	1343		
Inadequate leisure time to relax	f	57	27	76	172	169	69	30	15	146	24	175	44886	46.76 (7)
	fx	4674	1917	4864	10148	9126	3450	1350	600	5110	672	2975		
Heavy work Load	f	41	216	144	76	186	77	51	42	25	20	82	53096	55.31 (1)
	fx	3362	15336	9216	4484	10044	3850	2295	1680	875	560	1394		
Lack of Motivation	f	84	21	79	290	30	15	208	115	77	20	21	50487	52.59 (4)
	fx	6888	1491	5056	17110	1620	750	9360	4600	2695	560	357		
Poor Redressal of Grievance	f	26	124	157	32	100	178	64	64	20	46	149	47133	49.1 (6)
	fx	2132	8804	10048	1888	5400	8900	2880	2560	700	1288	2533		
Absenteeism	f	72	15	107	88	149	101	67	60	48	35	218	43886	45.71 (10)
	fx	5904	1065	6848	5192	8046	5050	3015	2400	1680	980	3706		

Source: Primary Data. Note: x = Scale value, f = No. of sample bank employees, fx = Score value, TS= Total score and MS= Mean score  
 Figures in parenthesis are Rank

It is clear from the Table 5.1 highlights that the most important problems faced by Lack of motivation, the employees is Heavy work load, followed by problems due to Low salary, More stress, Lack of motivation, Inadequate welfare facility, Poor redressal of grievance, Inadequate leisure time to relax, Lack of promotion, Lack of job security, Absenteeism and Lack of co-operation.

**Ranking Analysis: Kendall’s Co-Efficient of Concordance (‘W’)**

On the basis of the ranks assigned by the sample bank employees, the important problems faced by the sample bank employees have been identified and the similarity of the sample bank employees in the order of assigning ranks to the given problems were determined by applying Kendall’s Co-efficient of Concordance (‘W’) test.



The problems faced by the sample bank employees are ranked with the mean rank scores and is depicted in Table 5.2.

**Table 5.2, Kendall's Co-Efficient of Concordance ('W')**

Problems	TS	MS	Rank	Kendall's 'W'
Lack of co-operation	6676	6.95	XI	<b>0.042</b>
Inadequate welfare facility	5680	5.92	V	
Lack promotion	6255	6.52	VIII	
Lack job security	6362	6.63	IX	
Low salary	5057	5.27	II	
More stress	5263	5.48	III	
Inadequate leisure time to relax	6095	6.35	VII	
Heavy work load	4621	4.81	I	
Lack of motivation	5269	5.49	IV	
Poor redressal grievance	5700	5.94	VI	
Absenteeism	6382	6.65	X	

It is clear from the Table 5.2 that highlights the mean score for the problems varies between the score of 4.81 to 6.95. The most important problems faced by the employees is Heavy work load (4.81) followed by Low salary (5.27), More stress (5.48), Lack of motivation (5.49), Inadequate welfare facility(5.92), Poor redressal of grievance (5.94), Inadequate leisure time to relax (6.35), Lack of promotion (6.52), Lack of job security (6.63), Absenteeism (6.65) and Lack of co-operation (6.95).

It is clearly shows that the computed value of 'W' is 0.042 which is closer to 0. Hence, it is concluded that there is low similarity among the sample bank employees in assigning the ranks to the various problems faced by sample bank employees.



The present study, the problem faced by the sample bank employees have been identified by applying Garret's Ranking Technique. Further, the similarity of the sample bank employee is giving ranks to the determined and the problems have been analyzed with Kendal co - efficient concordance.

In Garret's Ranking Technique, it is found that the most important problem faced by the employees is heavy work load, followed by problems due to Low salary, More stress, Lack of motivation, Inadequate welfare facility, Poor redressal of grievance, Inadequate leisure time to relax, Lack of promotion, Lack of job security, Absenteeism and Lack of co-operation.

As per Kendal co - efficient concordance test, it is clear that highlights the mean score for the problems varies between the score of 4.81 to 6.95. The most important problems faced by the employees is Heavy work load (4.81) followed by the Low salary (5.27), More stress (5.48), Lack of motivation (5.49), Inadequate welfare facility (5.92), Poor redressal of grievance (5.94), Inadequate leisure time to relax (6.35), Lack of promotion (6.52), Lack of job security (6.63), Absenteeism (6.65) and Lack of co-operation (6.95).

It is clear that the computed value of 'W' is 0.042 which is closer to 0. Hence, it is concluded that there is low similarity among the sample bank employees in assigning the ranks to the various problems faced by sample bank employees.

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