

Analysis Of Life Style Between Government Employee And Private Employee Of Banking Sector

Disha Rank, Haresh Kavathia, Dr. G. C. Bhimani

Department of Statistics, Saurashtra University, Rajkot

ABSTARCT: The government sector consists of the following resident institutional units: all units of central state or local government; all non-market non-profit institution that are controlled by government units. The private sector is the part of economy that is run by individual and companies for profit and is not state controlled. Companies and corporation that are government run are part of what is known as the public sector, while charities and other non-profit organization are part of the voluntary sector. The study collected the data 200 respondents. Tested Descriptive statistics: like cross tabulation, Chi-square test, Test of independence of two attribute. The study found that work responsibilities, female spends more quality hour with their family compare to male. Most of employees works less than eight hours a day.

Key Words: personal life, job performance, flexible working hours, job satisfaction,

INTRODUCTION

Government bank is not 9 to 5 anymore. The line between government and private bank job roles is becoming thin. Government banks are understaffed and hence more work. Staff need to give exams for every promotion. Private banks are better managed and you can grow by performing better than your colleagues. A good government bank job spells success in life for some. It is the dream of most commerce students to secure a cushy comfortable bank job in a nationalized bank. Hours of work – A good salary apart, you get all bank holidays, half-days or weekends are paid holidays, PF, Gratuity, Retirement Pensions and Loans are available to you at lowest possible interest rate.

Working hours are more or less fixed. The work could be completed by the officers who are expected to put in more hours of work in comparison. Both officers and clerical staff have plenty of quality time with their family. All in all, a healthy work-life balance can be expected with fixed working hours. Bank transfers/relocation – this is a part and parcel of bank employment and bank life. Intermittent and frequent relocations are a given. Spread throughout the country. Even remote areas. Responsibility/Accountability – Apart from a banking professional life being made once they become officer cadre, we need to point out that in a government bank job, personal responsibility and accountability is very high indeed. That is the reason a teller counts and recounts; counts and recounts; counts and recounts the money before giving it to the customer. if an error is made or discrepancy later comes to light, then the teller is responsible for covering the shortage from their pocket. So, also if you are in loan dispensing department or investments or any other banking function, the staff is responsible for any bad debts or any errors.

People's job – bank jobs are also a great 'people management' role. You get to meet many different types of people on a daily basis, and you could become an expert at handling them whether they are customers or staff or fellow colleagues. You learn management tactics in a real-time basis. It could save you from having to shell out for a big B school. You become a master in the art and craft of body language and accurately interpreting it as day in and day out you are dealing with a variety of human beings. PSU jobs are very secure jobs after you land a role

through a series of nationalized bank entrance tests, bank exams officers exams etc. once you gain employment and land a job in a public bank then chances of you being removed from employment are tiny. Unless you commit a malpractice where, at the most you might get suspended for a period of time and reinstated or transferred to a remote corner of India. Retirement brings lucrative pensions and huge gratuity benefits even at rungs of the ladder.

Performance appraisals – speaking of private banking, let's take a peek into the life of a private bank employee. Private banking professionals enjoy greater privileges in comparison. E.g., accountability is not so high with private banking staff. The organizations pick up your slack for you. How absolutely cool is that? In a private bank you are just doing a corporate job although timings are stretchable relatively. You are expected to work overtime. Work-life balance could generally be compromised in a competitive working environment. All the regular holidays such as bank holidays, half days and festival holidays etc. accrue to you. The only dark side could be that you cannot expect an easy relaxed unpressured time. You are given targets and your performance is evaluated through regular appraisals. Jobs, hence are less secure and you do not receive pensions at retirement. Incentives and bonuses can be much higher than PSU banks.

Prefer people who are long stayers in a job rather than mobility of staff. This is due to staff building their own customer bases and rapport.

Function and departments – in private sector banks, departmentalization is highly complex. Risk analysis, credit rating, research and development of customer bases etc. are varied with many different sections. This gives the staff lots of scope for change and horizontal growth into expanded roles and job enrichment. This is not the case with public sector bank staff.

Private sector bank probability of you living in a city and two tier towns is higher when compared to that of PSUs. In a public sector bank you may be suddenly promoted and sent to a remote village in India upsetting children's schooling. Private sector banks usually recruit locally plus they do not have a presence in small villages or in remote inaccessible towns of India.

Promotions/ascensions – in private sector banks, ascensions could be highly subjective to high engagement and performance. You can only go so high with your b.com degree. Unless you can prove your mettle. Senior management make most decisions and these top honchos are really experienced; highly educated with highly professional degrees picked from the best of B-schools in India. In PSUs ascension is examination based. Give the next level set of exams and pass them and you could be promoted with accruing increments in that scale. Salary packages are established with PSUs along with perks. In private banks, you can negotiate your package and there could be disparity. In private banks, you can negotiate your package and there could be disparity between colleagues of the same rank.

OBJECTIVE

The following are major objective of the study.

1. To study the difference of satisfaction level of both sector employee's welfare facility.
2. To study the difference of satisfaction level of both sector employee's other facility.
3. To study the difference of satisfaction level of both sector employee's co -worker's cooperation.
4. To study the difference of satisfaction level of both sector employee's working environment.
5. To study the difference of satisfaction level of both sector employee's working facility.
6. To study the difference of satisfaction level of both sector employee's salary.
7. To study the difference of satisfaction level of both sector employee's increment.

8. To study the difference of satisfaction level of both sector employee’s performance appreciation.
9. To study the difference of satisfaction level of both sector employee’s behaviour of boss.
10. To study the difference of satisfaction level of both sector employee’s career development.
11. To study the difference of satisfaction level of both sector employee’s promotion system.
12. To study the difference of satisfaction level of both sector employee’s job
13. To study the difference of satisfaction level of job between male and female.

DATA COLLECTION

The data was collected on the basis of questionnaire which was answered by employees of government banks and private banks. To collect this data we visited in different branches of different government banks and private banks and we have also used google form to collect data. We have collected data of 100 employees of government bank and 100 employees of private bank.

List of government and private bank.

Sr. No.	Bank Name	Sector	Sr. No.	Bank Name	Sector
1	State bank of india	government	8	Kotak mahindra bank	private
2	HDFC bank	private	9	Union bank	government
3	Indian bank	government	10	Indusind bank	private
4	Bandhan bank	private	11	City union bank	private
5	ICICI bank	private	12	Jivan commercial bank	private
6	Bank of baroda	government	13	IDFC bank	private
7	Axis bank	private			

METHODOLOGY

The entire primary research study was done in Rajkot city and quantitative protocol was used. The technique used for data collection was one on one interviews, individual responses thus obtain where than compiled, processed and analysed to arrive at the opinions on various questions. The sample of survey respondents comprised of employees of the various bank in Rajkot city.

DATA ANALYSIS

1. Welfare facility

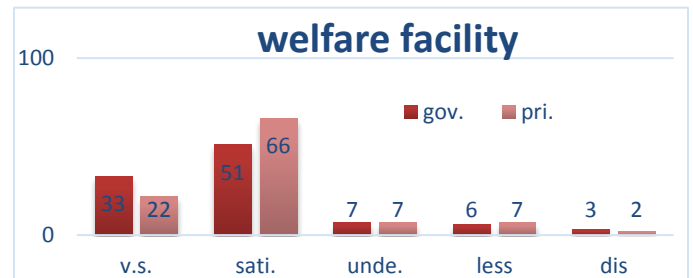
H₀: there is no significance difference between satisfaction level of both sector employee’s welfare facility.

H₁: there is significance difference between satisfaction level of both sector employee’s welfare facility.

	government	private	Total
Very satisfied	33	22	55
Satisfied	51	62	113
Undecided	7	7	14
Less satisfied	6	7	13
dissatisfied	3	2	5
total	100	100	200

$$\chi^2_{cal} = 3.536 \quad \chi^2_{tab} = \chi^2_{(0.05,4)} = 9.488$$

$\chi^2_{cal} < \chi^2_{tab}$ So, H₀ is accepted . There is no significance difference between satisfaction level of both sector employee’s welfare facility.



$P(\text{highly satisfied})_{\text{gov.}} = \frac{33}{55} = 0.6 = 60\%$	$P(\text{highly satisfied})_{\text{pri.}} = \frac{22}{55} = 0.4 = 40\%$
$P(\text{satisfied})_{\text{gov.}} = \frac{51}{113} = 0.45 = 45\%$	$P(\text{satisfied})_{\text{pri.}} = \frac{62}{113} = 0.55 = 55\%$
$P(\text{less satisfied})_{\text{gov.}} = \frac{6}{13} = 0.46 = 46\%$	$P(\text{less satisfied})_{\text{pri.}} = \frac{7}{13} = 0.54 = 54\%$
$P(\text{dissatisfied})_{\text{gov.}} = \frac{3}{5} = 0.6 = 60\%$	$P(\text{dissatisfied})_{\text{pri.}} = \frac{2}{5} = 0.4 = 40\%$

Conclusion:

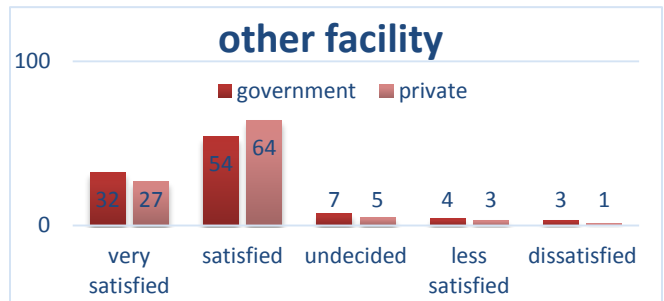
- There are government employees are more highly satisfied than private employees in welfare facility. There are government employees are more dissatisfied than private employees in welfare facility.
- There are private employees are more satisfied than government employees in welfare facility. There are private employees are more less satisfied than government employees.
- There are equally undecided employees in both sector.

2. Other facility

H_0 : There is no significance difference between satisfaction level of both sector employee’s other facility.

H_1 : There is significance difference between satisfaction level of both sector employee’s other facility.

	government	private	Total
Very satisfied	25	15	40
Satisfied	53	65	118
undecided	12	10	22
Less satisfied	7	7	14
dissatisfied	2	3	6
total	100	100	200



$\chi^2_{\text{cal}} = 3.9$ and $\chi^2_{\text{tab}} = 9.488$

$\chi^2_{\text{cal}} < \chi^2_{\text{tab}}$ So, H_0 is accepted. There is no significance difference between satisfaction level of both sector employee’s other facility.

$P(\text{highly satisfied})_{\text{gov.}} = \frac{53}{118} = 0.45 = 45\%$	$P(\text{highly satisfied})_{\text{pri.}} = \frac{25}{40} = 0.62 = 62\%$
$P(\text{satisfied})_{\text{gov.}} = \frac{15}{40} = 0.38 = 38\%$	$P(\text{satisfied})_{\text{pri.}} = \frac{65}{118} = 0.55 = 55\%$
$P(\text{undecided})_{\text{gov.}} = \frac{12}{22} = 0.55 = 55\%$	$P(\text{undecided})_{\text{pri.}} = \frac{10}{22} = 0.45 = 45\%$

Conclusion:

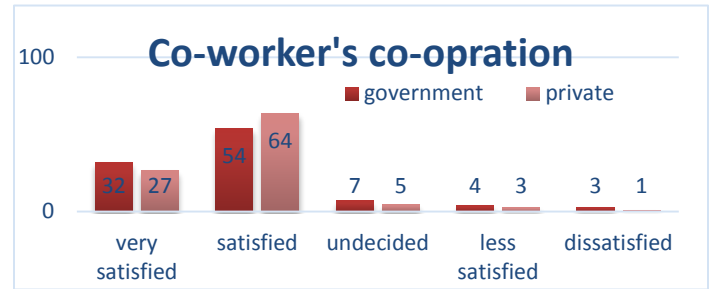
- There are private employees are more highly satisfied than government employees in other facility. There are government employees are more undecided than private employees in other facility.
- There are private employees are more satisfied than government employees in other facility.
- There are equally less satisfied and dissatisfied employees in both sector.

3. Co-worker’s co-operation:

H_0 : There is no significance difference between satisfaction level of both sector employee’s co-worker’s co-operation.

H₁: There is significance difference between satisfaction level of both sector employee's co-worker's co-operation.

	Government	Private	Total
very satisfied	35	30	65
satisfied	47	56	103
Undecided	9	5	14
Less satisfied	6	6	12
Dissatisfied	3	3	6
total	100	100	200



$\chi^2_{cal} = 2.3$ and $\chi^2_{tab} = 9.488$

$\chi^2_{cal} < \chi^2_{tab}$ So, H₀ is accepted. There is no significance difference between satisfaction level of both sector employee's co-worker's co-operation.

$P(\text{highly satisfied})_{gov.} = \frac{35}{65} = 0.54 = 54\%$	$P(\text{highly satisfied})_{pri.} = \frac{30}{65} = 0.46 = 46\%$
$P(\text{satisfied})_{gov.} = \frac{47}{103} = 0.46 = 46\%$	$P(\text{satisfied})_{pri.} = \frac{56}{103} = 0.54 = 54\%$
$P(\text{undecided})_{gov.} = \frac{9}{14} = 0.64 = 64\%$	$P(\text{undecided})_{pri.} = \frac{5}{14} = 0.36 = 36\%$

Conclusion:

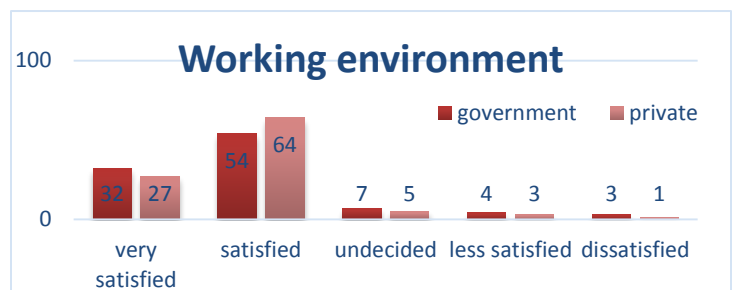
- There are government employees are more highly satisfied than private employees in co-worker's co-operation. There are government employees are more undecided than private employees in co-worker's co-operation.
- There are private employees are more satisfied than government employees in co-worker's co-operation. There are equally less satisfied and dissatisfied employees in both sector.

4. Working environment:

H₀: There is no significance difference between satisfaction level of both sector employee's working environment.

H₁: There is significance difference between satisfaction level of both sector employee's working environment.

	Government	Private	Total
very satisfied	32	27	59
satisfied	54	64	118
Undecided	7	5	12
Less satisfied	4	3	7
Dissatisfied	3	1	4
total	100	100	200



$\chi^2_{cal} = 2.74$ and $\chi^2_{tab} = 9.488$

$\chi^2_{cal} < \chi^2_{tab}$ So, H₀ is accepted. There is no significance difference between satisfaction level of both sector employee's working environment.

$P(\text{highly satisfied})_{gov.} = \frac{32}{59} = 0.54 = 54\%$	$P(\text{highly satisfied})_{pri.} = \frac{27}{59} = 0.46 = 46\%$
$P(\text{satisfied})_{gov.} = \frac{54}{118} = 0.46 = 46\%$	$P(\text{satisfied})_{pri.} = \frac{64}{118} = 0.54 = 54\%$
$P(\text{undecided})_{gov.} = \frac{7}{12} = 0.58 = 58\%$	$P(\text{undecided})_{pri.} = \frac{5}{12} = 0.42 = 42\%$
$P(\text{less satisfied})_{gov.} = \frac{4}{7} = 0.57 = 57\%$	$P(\text{less satisfied})_{pri.} = \frac{3}{7} = 0.43 = 43\%$

$P(\text{dissatisfied})_{\text{gov.}} = \frac{3}{4} = 0.75 = 75\%$	$P(\text{dissatisfied})_{\text{pri.}} = \frac{1}{4} = 0.25 = 25\%$
--	--

Conclusion:

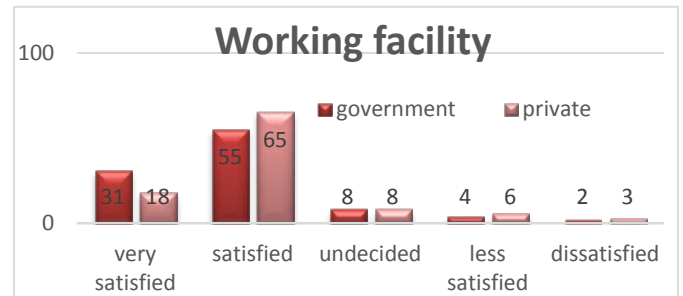
- There are government employees are more highly satisfied than private employees in working environment. There are government employees are more undecided than private employees in working environment. There are government employees are more less satisfied than private employees in working environment.
- There are private employees are more satisfied than government employees in working environment. There are government employees are more dissatisfied than private employees in working environment.

5. working facility:

H_0 : There is no significance difference between satisfaction level of both sector employee’s working facility.

H_1 : There is significance difference between satisfaction level of both sector employee’s working facility.

	Government	Private	Total
very satisfied	25	22	47
satisfied	61	65	126
Undecided	6	7	13
Less satisfied	5	2	7
Dissatisfied	5	4	9
total	100	100	200



$\chi^2_{\text{cal}} = 1.786$ and $\chi^2_{\text{tab}} = 9.488$

$\chi^2_{\text{cal}} < \chi^2_{\text{tab}}$ So, H_0 is accepted. There is no significance difference between satisfaction level of both sector employee’s working facility.

$P(\text{highly satisfied})_{\text{gov.}} = \frac{25}{47} = 0.53 = 53\%$	$P(\text{highly satisfied})_{\text{pri.}} = \frac{22}{47} = 0.47 = 47\%$
$P(\text{satisfied})_{\text{gov.}} = \frac{61}{126} = 0.48 = 48\%$	$P(\text{satisfied})_{\text{pri.}} = \frac{65}{126} = 0.52 = 52\%$
$P(\text{undecided})_{\text{gov.}} = \frac{6}{13} = 0.46 = 46\%$	$P(\text{undecided})_{\text{pri.}} = \frac{7}{13} = 0.54 = 54\%$
$P(\text{less satisfied})_{\text{gov.}} = \frac{5}{7} = 0.71 = 71\%$	$P(\text{less satisfied})_{\text{pri.}} = \frac{2}{7} = 0.29 = 29\%$
$P(\text{dissatisfied})_{\text{gov.}} = \frac{5}{9} = 0.56 = 56\%$	$P(\text{dissatisfied})_{\text{pri.}} = \frac{4}{9} = 0.44 = 44\%$

conclusion:

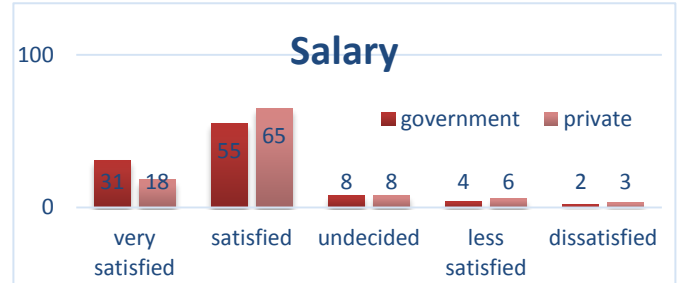
- There are government employees are more highly satisfied than private employees in working facility. There are government employees are more less satisfied than private employees in working facility. There are government employees are more dissatisfied than private employees in working facility.
- There are private employees are more satisfied than government employees in working facility. There are private employees are more undecided than government employees in working facility.

6. salary:

H_0 : There is no significance difference between satisfaction level of both sector employee’s salary.

H_1 : There is significance difference between satisfaction level of both sector employee’s salary.

	Government	Private	Total
very satisfied	22	12	34
satisfied	55	58	113
Undecided	5	6	11
Less satisfied	13	18	31
Dissatisfied	5	6	11
total	100	100	200



$\chi^2_{cal} = 4.405$ and $\chi^2_{tab} = 9.488$

$\chi^2_{cal} < \chi^2_{tab}$ So, H_0 is accepted. There is no significance difference between satisfaction level of both sector employee's salary.

$P(\text{highly satisfied})_{gov.} = \frac{22}{34} = 0.65 = 65\%$	$P(\text{highly satisfied})_{pri.} = \frac{12}{34} = 0.35 = 35\%$
$P(\text{satisfied})_{gov.} = \frac{55}{113} = 0.49 = 49\%$	$P(\text{satisfied})_{pri.} = \frac{58}{113} = 0.51 = 51\%$
$P(\text{undecided})_{gov.} = \frac{5}{11} = 0.45 = 45\%$	$P(\text{undecided})_{pri.} = \frac{6}{11} = 0.55 = 55\%$
$P(\text{less satisfied})_{gov.} = \frac{13}{31} = 0.42 = 42\%$	$P(\text{less satisfied})_{pri.} = \frac{18}{31} = 0.58 = 58\%$
$P(\text{dissatisfied})_{gov.} = \frac{5}{11} = 0.45 = 45\%$	$P(\text{dissatisfied})_{pri.} = \frac{6}{11} = 0.55 = 55\%$

Conclusion:

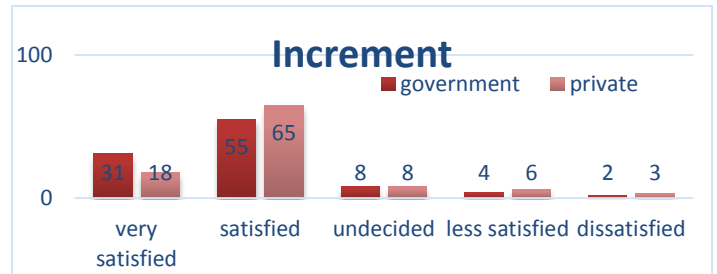
- There are government employees are more highly satisfied than private employees in salary.
- There are private employees are more satisfied than government employees insalary.
- There are private employees are more undecided than government employees insalary.
- There are private employees are more less satisfied than government employees in salary.
- There are private employees are more dissatisfied than government employees in salary.

7. Increment:

H_0 : There is no significance difference between satisfaction level of both sector employee's increment.

H_1 : There is significance difference between satisfaction level of both sector employee's increment.

	Government	Private	Total
very satisfied	24	12	36
satisfied	48	58	106
Undecided	11	11	22
Less satisfied	13	13	10
Dissatisfied	4	6	10
total	100	100	200



$\chi^2_{cal} = 5.34$ and $\chi^2_{tab} = 9.488$

$\chi^2_{cal} < \chi^2_{tab}$ So, H_0 is accepted. There is no significance difference between satisfaction level of both sector employee's increment.

$P(\text{highly satisfied})_{gov.} = \frac{24}{36} = 0.67 = 67\%$	$P(\text{highly satisfied})_{pri.} = \frac{12}{36} = 0.33 = 33\%$
$P(\text{satisfied})_{gov.} = \frac{48}{106} = 0.45 = 45\%$	$P(\text{satisfied})_{pri.} = \frac{58}{106} = 0.55 = 55\%$
$P(\text{dissatisfied})_{gov.} = \frac{4}{10} = 0.4 = 40\%$	$P(\text{dissatisfied})_{pri.} = \frac{6}{10} = 0.6 = 60\%$

Conclusion:

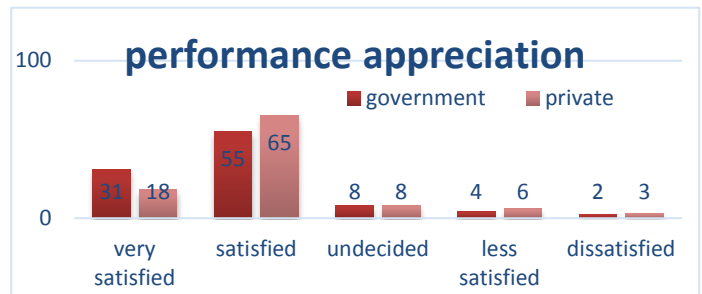
- There are government employees are more highly satisfied than private employees in increment.
- There are private employees are more satisfied than government employees in increment.
- There are equally undecided and less satisfied employees in both sector.
- There are private employees are more dissatisfied than government employees in increment.

8. performance appreciation:

H₀: There is no significance difference between satisfaction level of both sector employee’s performance appreciation.

H₁: There is significance difference between satisfaction level of both sector employee’s performance appreciation.

	Government	Private	Total
very satisfied	23	15	38
satisfied	59	70	129
Undecided	6	6	12
Less satisfied	9	6	15
Dissatisfied	3	3	6
total	100	100	200



$\chi^2_{cal} = 3.28$ and $\chi^2_{tab} = 9.488$

$\chi^2_{cal} < \chi^2_{tab}$ So, H₀ is accepted. There is no significance difference between satisfaction level of both sector employee’s performance appreciation.

$P(\text{highly satisfied})_{gov.} = \frac{23}{38} = 0.61 = 61\%$	$P(\text{highly satisfied})_{pri.} = \frac{15}{38} = 0.39 = 39\%$
$P(\text{satisfied})_{gov.} = \frac{59}{129} = 0.46 = 46\%$	$P(\text{satisfied})_{pri.} = \frac{70}{129} = 0.54 = 54\%$
$P(\text{less satisfied})_{gov.} = \frac{9}{15} = 0.6 = 60\%$	$P(\text{less satisfied})_{pri.} = \frac{6}{15} = 0.4 = 40\%$

Conclusion:

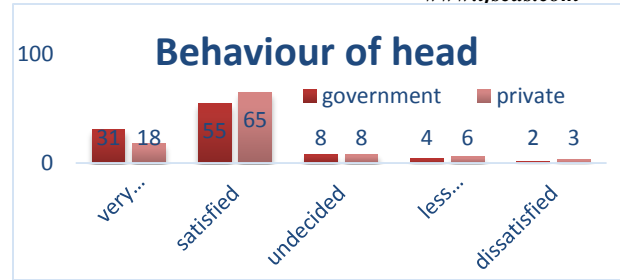
- There are government employees are more highly satisfied than private employees in performance appreciation. There are government employees are more satisfied than private employees in performance appreciation.
- There are private employees are more satisfied than government employees in performance appreciation.
- There are equally undecided and dissatisfied employees in both sector.

9. Behaviour of head:

H₀: There is no significance difference between satisfaction level of both sector employee’s behaviour of head.

H₁: There is significance difference between satisfaction level of both sector employee’s behaviour of head.

	Government	Private	Total
very satisfied	26	17	43
satisfied	58	64	122
Undecided	5	5	10
Less satisfied	7	8	15
Dissatisfied	4	6	10
total	100	100	200



$$\chi^2_{cal} = 2.24 \text{ and } \chi^2_{tab} = 9.488$$

$\chi^2_{cal} < \chi^2_{tab}$ So, H_0 is accepted. There is no significance difference between satisfaction level of both sector employee's behaviour of head.

$P(\text{highly satisfied})_{gov.} = \frac{26}{43} = 0.60 = 60\%$	$P(\text{highly satisfied})_{pri.} = \frac{17}{43} = 0.4 = 40\%$
$P(\text{satisfied})_{gov.} = \frac{58}{122} = 0.48 = 48\%$	$P(\text{satisfied})_{pri.} = \frac{64}{122} = 0.52 = 52\%$
$P(\text{less satisfied})_{gov.} = \frac{7}{15} = 0.47 = 47\%$	$P(\text{less satisfied})_{pri.} = \frac{8}{15} = 0.53 = 53\%$
$P(\text{dissatisfied})_{gov.} = \frac{4}{10} = 0.4 = 40\%$	$P(\text{dissatisfied})_{pri.} = \frac{6}{10} = 0.6 = 60\%$

Conclusion:

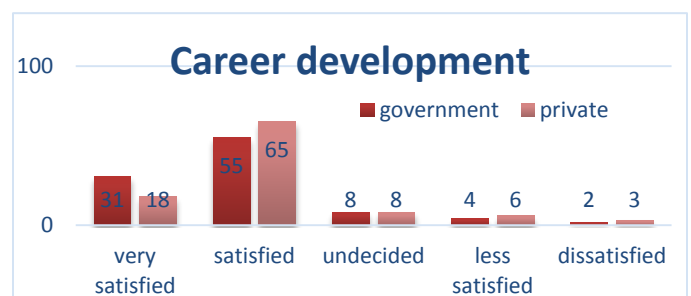
- There are government employees are more highly satisfied than private employees in behaviour of head.
- There are private employees are more satisfied than government employees in behaviour of head. There are private employees are more less satisfied than government employees in behaviour of head. There are private employees are more dissatisfied than government employees in behaviour of head.
- There are equally undecided employees in both sector.

10. Career development:

H_0 : There is no significance difference between satisfaction level of both sector employee's career development.

H_1 : There is significance difference between satisfaction level of both sector employee's career development.

	Government	Private	Total
very satisfied	30	23	53
satisfied	58	60	118
Undecided	6	8	14
Less satisfied	1	5	6
Dissatisfied	5	4	9
total	100	100	200



$$\chi^2_{cal} = 4.004 \text{ and } \chi^2_{tab} = 9.488$$

$\chi^2_{cal} < \chi^2_{tab}$ So, H_0 is accepted. There is no

significance difference between satisfaction level of both sector employee's career development.

$P(\text{highly satisfied})_{\text{gov.}} = \frac{30}{53} = 0.57 = 57\%$	$P(\text{highly satisfied})_{\text{pri.}} = \frac{23}{53} = 0.43 = 43\%$
$P(\text{satisfied})_{\text{gov.}} = \frac{58}{118} = 0.49 = 49\%$	$P(\text{satisfied})_{\text{pri.}} = \frac{60}{118} = 0.51 = 51\%$
$P(\text{undecided})_{\text{gov.}} = \frac{6}{14} = 0.43 = 43\%$	$P(\text{undecided})_{\text{pri.}} = \frac{8}{14} = 0.57 = 57\%$
$P(\text{less satisfied})_{\text{gov.}} = \frac{1}{6} = 0.17 = 17\%$	$P(\text{less satisfied})_{\text{pri.}} = \frac{5}{6} = 0.83 = 83\%$
$P(\text{dissatisfied})_{\text{gov.}} = \frac{5}{9} = 0.55 = 55\%$	$P(\text{dissatisfied})_{\text{pri.}} = \frac{4}{9} = 0.45 = 45\%$

Conclusion:

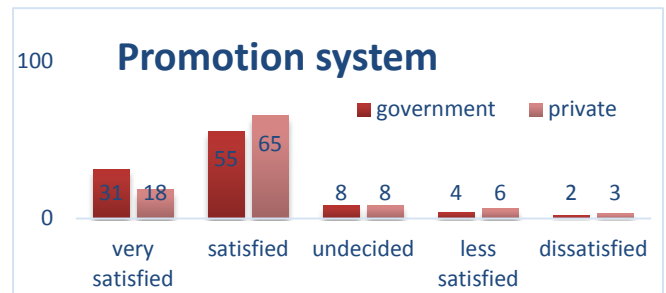
- There are government employees are more highly satisfied than private employees in career development. There are government employees are more dissatisfied than private employees in career development.
- There are private employees are more satisfied than government employees in career development. There are private employees are more undecided than government employees in career development. There are private employees are more less satisfied than government employees in career development.

11. promotion system:

H_0 : There is no significance difference between satisfaction level of both sector employee’s promotion system.

H_1 : There is significance difference between satisfaction level of both sector employee’s promotion system.

	Government	Private	Total
very satisfied	28	12	40
satisfied	49	64	113
Undecided	10	15	25
Less satisfied	10	6	16
Dissatisfied	3	3	6
total	100	100	200



$\chi^2_{\text{cal}} = 10.38$ and $\chi^2_{\text{tab}} = 9.488$

$\chi^2_{\text{cal}} > \chi^2_{\text{tab}}$ So, H_0 is rejected. There is significance difference between satisfaction level of both sector employee’s promotion system.

$P(\text{highly satisfied})_{\text{gov.}} = \frac{28}{40} = 0.7 = 70\%$	$P(\text{highly satisfied})_{\text{pri.}} = \frac{12}{40} = 0.3 = 30\%$
$P(\text{satisfied})_{\text{gov.}} = \frac{49}{113} = 0.43 = 43\%$	$P(\text{satisfied})_{\text{pri.}} = \frac{64}{113} = 0.57 = 57\%$
$P(\text{undecided})_{\text{gov.}} = \frac{10}{25} = 0.4 = 40\%$	$P(\text{undecided})_{\text{pri.}} = \frac{15}{25} = 0.6 = 60\%$
$P(\text{less satisfied})_{\text{gov.}} = \frac{10}{16} = 0.63 = 63\%$	$P(\text{less satisfied})_{\text{pri.}} = \frac{6}{16} = 0.37 = 37\%$

Conclusion:

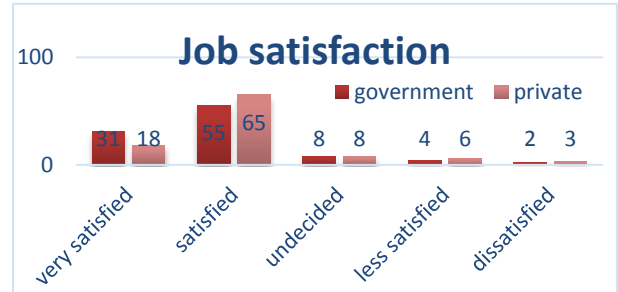
- There are government employees are more highly satisfied than private employees in career development. There are government employees are more less satisfied than private employees in career development.
- There are private employees are more satisfied than government employees in career development. There are private employees are more undecided than government employees in career development.
- There are equally dissatisfied employees in both sector.

12. Job satisfaction:

H₀: There is no significance difference between satisfaction level of both sector employee's job satisfaction.

H₁: There is significance difference between satisfaction level of both sector employee's job satisfaction.

	Government	Private	Total
very satisfied	31	18	49
satisfied	55	65	120
Undecided	8	8	16
Less satisfied	4	6	10
Dissatisfied	2	3	5
total	100	100	200



$$\chi^2_{cal} = 4.88 \text{ and } \chi^2_{tab} = 9.488$$

$\chi^2_{cal} < \chi^2_{tab}$ So, H₀ is accepted. There is no significance difference between satisfaction level of both sector employee's job satisfaction.

$P(\text{highly satisfied})_{gov.} = \frac{31}{49} = 0.63 = 63\%$	$P(\text{highly satisfied})_{pri.} = \frac{18}{49} = 0.37 = 37\%$
$P(\text{satisfied})_{gov.} = \frac{55}{120} = 0.46 = 46\%$	$P(\text{satisfied})_{pri.} = \frac{65}{120} = 0.54 = 54\%$
$P(\text{less satisfied})_{gov.} = \frac{4}{10} = 0.4 = 40\%$	$P(\text{less satisfied})_{pri.} = \frac{6}{10} = 0.6 = 60\%$
$P(\text{dissatisfied})_{gov.} = \frac{2}{5} = 0.4 = 40\%$	$P(\text{dissatisfied})_{pri.} = \frac{3}{5} = 0.6 = 60\%$

Conclusion:

- There are government employees are more highly satisfied than private employees in job satisfaction.
- There are private employees are more satisfied than government employees in job satisfaction. There are private employees are more less satisfied than government employees in job satisfaction. There are private employees are more dissatisfied than government employees in job satisfaction.
- There are equally undecided employees in both sector

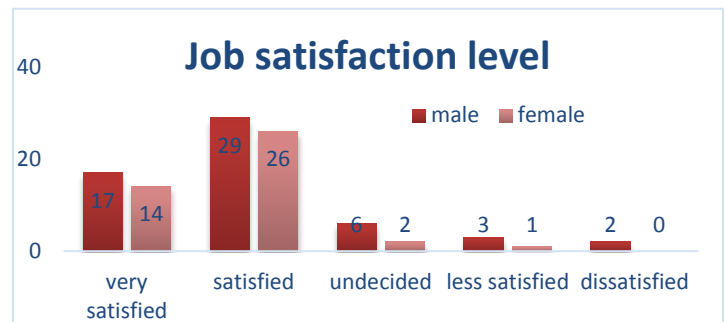
13. job satisfaction level between male and female:

private bank

H₀: There is no significance difference between male and female in job satisfaction of private bank employees.

H₁: There is significance difference between male and female in job satisfaction of private bank employees.

	Male	Female	Total
very satisfied	8	10	18
satisfied	37	28	65
Undecided	3	5	8
Less satisfied	2	4	6
Dissatisfied	2	1	3
Total	52	48	100



$$\chi^2_{cal} = 4.88 \text{ and } \chi^2_{tab} = 9.488$$

$\chi^2_{cal} < \chi^2_{tab}$ So, H₀ is accepted. There is no significance difference between male and female of private bank employees in job satisfaction.

$P(\text{highly satisfied})_m = \frac{8}{18} = 0.44 = 44\%$	$P(\text{highly satisfied})_f = \frac{10}{18} = 0.56 = 56\%$
$P(\text{satisfied})_m = \frac{37}{65} = 0.57 = 57\%$	$P(\text{satisfied})_f = \frac{28}{65} = 0.43 = 43\%$
$P(\text{undecided})_m = \frac{3}{8} = 0.37 = 37\%$	$P(\text{undecided})_f = \frac{5}{8} = 0.63 = 63\%$
$P(\text{less satisfied})_m = \frac{2}{6} = 0.33 = 33\%$	$P(\text{less satisfied})_f = \frac{4}{6} = 0.67 = 67\%$
$P(\text{dissatisfied})_m = \frac{2}{3} = 0.4 = 40\%$	$P(\text{dissatisfied})_f = \frac{1}{3} = 0.6 = 60\%$

Conclusion:

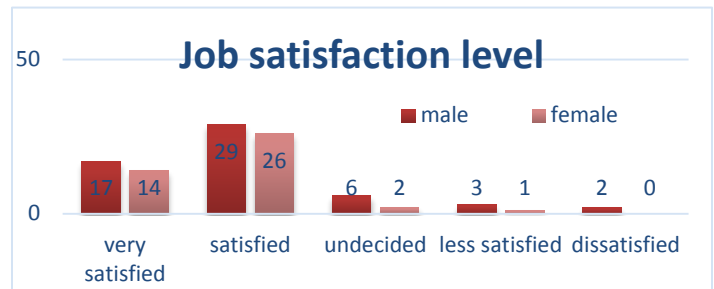
- Female are more highly satisfied than male in job satisfaction.
- Male are more satisfied than government employees in job satisfaction.
- Female are more undecided than male in job satisfaction.
- Female are more less satisfied than male in job satisfaction.
- Female are more dissatisfied than male in job satisfaction.

government bank

H_0 : There is no significance difference between male and female in job satisfaction of government bank employees.

H_1 : There is significance difference between male and female in job satisfaction of government bank employees.

	Male	Female	Total
very satisfied	17	14	31
satisfied	29	26	55
Undecided	6	2	8
Less satisfied	3	1	4
Dissatisfied	2	0	2
Total	57	43	100



$\chi^2_{cal} = 3.564$ and $\chi^2_{tab} = 9.488$

$\chi^2_{cal} < \chi^2_{tab}$ So, H_0 is accepted. There is no significance difference between male and female of government bank employees in job satisfaction.

$P(\text{highly satisfied})_m = \frac{17}{31} = 0.55 = 55\%$	$P(\text{highly satisfied})_f = \frac{14}{31} = 0.45 = 45\%$
$P(\text{satisfied})_m = \frac{29}{55} = 0.53 = 53\%$	$P(\text{satisfied})_f = \frac{26}{55} = 0.47 = 47\%$
$P(\text{undecided})_m = \frac{6}{8} = 0.75 = 75\%$	$P(\text{undecided})_f = \frac{2}{8} = 0.25 = 25\%$
$P(\text{less satisfied})_m = \frac{3}{4} = 0.75 = 75\%$	$P(\text{less satisfied})_f = \frac{1}{4} = 0.25 = 25\%$
$P(\text{dissatisfied})_m = \frac{2}{2} = 1 = 100\%$	$P(\text{dissatisfied})_f = \frac{0}{2} = 0 = 0\%$

Conclusion :

- Male are more highly satisfied than female in job satisfaction.
- Male are more satisfied than government employees in job satisfaction.
- Male are more undecided than female in job satisfaction.
- Male are more less satisfied than female in job satisfaction.
- There is no any female dissatisfied in job satisfaction.

Over All Conclusion:

- Female spends more quality hour with their family compare to male.
- Most of employees works less than eight hours a day.
- Most of government employee's salary lies between 50,000-75,000 interval and most of private employee's salary lies between 20,000-50,000 interval.
- 37.5% employee's age lies between 21-30 interval, 37% employee's age lies between 31-40 interval, 19% employee's age lies between 41-50 interval and 6% employee's age is above 51.
- In banking facility, there are 19% employee likes infrastructure, 50.5% employee likes work freedom, 29% employee likes leave, 21% employee likes performance appreciation.
- **We can say that government banks should improve their promotion system.**

REFERENCE:

1. Statistical methods and computer application By P. N. Arora and N. Guruprasad.
2. <http://en.m.wikipedia.com>
3. <http://www.aecd.org>
4. <http://www.investopedia.com>
5. <http://www.keydifferences.com>
6. <http://www.goodreturns.in>
7. <http://tkwsibf.edu.in>
8. <http://www.google.com>
9. <http://www.youtube.com>