



# **The Impact of Perceived Discrimination on the Job Satisfaction among Employees with Disability: A Study of Banking Sector**

**Vinu Ramdas <sup>a++\*</sup> and G Sudha <sup>a#</sup>**

<sup>a</sup> *Department of Management, Central University of Tamil Nadu, Thiruvavur, India.*

## **Authors' contributions**

*This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.*

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## **ABSTRACT**

Discrimination has a significant impact on individuals, particularly those from marginalised groups such as people with disabilities. It is important to know the level of the discrimination that employees face and the barriers that affect the effectiveness of the employees. The research delves into how discriminatory practices in the workplace can hinder job satisfaction. The study involves 242 respondents from the banking sector, including employees from various categories of disability, such as those with visual, hearing, and mobility impairments. The study employed a convenience sampling method to choose participants, with questionnaires used for data collection, followed by analysis. The study investigated the perceived discrimination, job satisfaction, and also basic demographic profile of the respondents. The result reveals that the means of job satisfaction vary

<sup>++</sup> *PhD Scholar;*

<sup>#</sup> *Professor;*

<sup>\*</sup>*Corresponding author: E-mail: vinurdas@gmail.com;*

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significantly between different categories of disability. The result of the study identifies an association between job satisfaction and perceived and has a significant role in predicting the job satisfaction of employees with disabilities.

*Keywords: Disability; job satisfaction; discrimination; workplace challenges; inclusion.*

## 1. INTRODUCTION

The concept of organisational inclusion is essential in organisational studies and is stressed by countries as an obligation towards the United Nations Convention on the Rights of Persons with Disabilities. Organisations realise the importance and need for productivity, work culture, and ethics. In previous years, in India, persons with disabilities were considered objects for rehabilitation and charity but not meant to do jobs as their counterparts (Suresh & Dyaram, 2020). We can see positive progress in research towards the welfare measures of employees with special needs. The concept of social inclusion also has an impact within the organisation (Anggraini & Susetyo, 2024).

After implementing the Rights of Persons with Disabilities Act 2016, the rights are more clarified as the organisations are also a part of implementing the rights stated in the law. The concept of inclusion helps marginalised communities to work with organisational equity. So that organisations can utilise their potential as they are considered to have underutilised potential (Sengupta et al., 2024; Kingori, 2020). Hiring persons with disabilities promotes diversity and inclusivity and brings tangible benefits to companies regarding profitability, productivity, cost-effectiveness, company image, and competitive advantage (Lindsay et al., 2018). Persons with Disabilities (PWD) in India have been isolated and excluded from mainstream development. Even after independence, government policies had a substantial element of protection and charity, thereby suggesting that in the past, the disabled person had been the object, not the subject of action (Suresh & Dyaram, 2020). Investigating the presence of individual discrimination, both subtle (Subtle Individual Discrimination-SID) and blatant (Blatant Individual Discrimination-BID), as perceived by Persons with Disabilities (PWD) (Sengupta et al., 2024) and its effects on the overall job satisfaction of employees can help to understand how workplace discrimination among employees with disabilities affects job satisfaction. Studies already identified that employees with disabilities are less satisfied in highly centralised environments but more

satisfied in decentralised environments, highlighting the need for flexible working environments (Baumgärtner et al., 2015; McKinney & Swartz, 2021; Wickenden et al., 2020).

A study conducted by Brooks (2018) states that disabled workers experience 49% lower job satisfaction compared to nondisabled peers, with workplace respect being a key factor. For people with disabilities, prejudice can worsen feelings of loneliness, inadequacy, and a lack of prospects for job growth (Lindsay, 2011). Job satisfaction directly influences productivity, retention, and overall quality of life. We can tailor interventions to enhance workplace experiences by assessing their satisfaction levels. It is essential to promote inclusivity, accessibility, and equal opportunities for people with disabilities to ensure their full participation and integration into all aspects of life (Bezyak et al., 2021). Addressing perceived discrimination is crucial for improving job satisfaction and overall employee well-being. This study intended to describe perceived discrimination as a factor affecting job satisfaction and understand the level of discrimination perceived by employees in the workplace. Discrimination and job satisfaction significantly impact their well-being and productivity (Pérez-Conesa et al., 2020). The study addresses a significant and underexplored area in workplace dynamics, especially focusing on employees with disabilities working in public sector banks in Kerala state. As Kerala is a state that has innovated methodologies to identify persons with disabilities, it is critical in the inclusive development of the country (Chanda & Sekher, 2023). This study aims to delve into these critical aspects, shedding light on employees' experiences with disabilities. This study contributes to the scientific community as it explores the impact of workplace discrimination on job satisfaction among employees with disabilities. It highlights the varying experiences of individuals with different impairments and underscores the role of perceived discrimination in predicting job satisfaction (Roelen et al., 2008). The findings provide valuable insights for fostering inclusive and equitable work environments.

## 2. EMPLOYEES WITH DISABILITY AND THE BANKING SECTOR

Public sector banks in India have a large number of employees as per 2018-19 (Reserve Bank of India - Publications, n.d.). 808,400 people are employed. An essential part of the Indian economy is the public sector banks, which create a lot of job opportunities and are major employers. For example, the State Bank of India (SBI) alone has around 2.4 lakh workers, which helps create jobs in both rural and urban areas. Public sector employees are a heterogeneous workforce that includes different categories of employees. Persons with disabilities (PWD) are one among them. RPWD Act 2016 increased the reservation for PWD candidates from 3% to 4%. It is a clear indication of organisational inclusion. Considering the need for inclusion, banks are also framing the policies as an obligation to the RPWD Act 2016. Some policies framed for PWD employees are exemption from routine transfers, application and examination fee exemption, equal opportunity policy, etc.

## 3. PERCEIVED DISCRIMINATION (PD)

Discrimination can be recognised as being treated unfairly or differently because of one's colour, religion, gender, sexual orientation, or other personal traits. According to Namkung & Carr (2019), individuals with disabilities report higher rates of workplace and service-related discrimination, net of sociodemographic and physical and mental health characteristics, as well as more frequent experiences of insults, disrespect, and being treated as though they have a character flaw. It can be direct or indirect discrimination. Even though discrimination is protected by law, it is still present in society, and the workplace is a disappointing truth. A person with a disability is defined by the International Labour Organisation (ILO) as someone whose chances of finding, re-entering, holding onto, and progressing inappropriate employment are significantly diminished due to a recognised physical, sensory, intellectual, or mental impairment. As per Rights of Persons with Disabilities (RPWD) Act-2016, an individual is recognised as a Person with Disability if their impairment is equal to or greater than 40%. A handicap can be congenital or acquired. According to Molero et al. (2013), persons with physical disabilities face less prejudice than people with other kinds of disabilities. The perception of discrimination has a detrimental impact on various areas of people's life.

According to Pawłowska-Cypriak & Konarska (2013), blatant discrimination may be visible against people with disabilities in society. People who are members of stigmatised groups experience detrimental repercussions on their physical and emotional well-being when they perceive discrimination (Pascoe & Smart Richman, 2009). Job discrimination experience and accessible work facilities were significantly related to job satisfaction (Eissenstat et al., 2022).

## 4. JOB SATISFACTION (JS)

Job satisfaction is the contentment employees feel with their job (Judge et al., 1998). It goes beyond daily duties and encompasses several organisational and personal aspects. Some organisational factors include Wages: Getting paid fairly and equally is important for job happiness. Nature of Work: Tedious tasks might make people unhappy. Working Conditions: Comfortable and safe environments inspire workers, whilst unfavourable ones raise health risks. Job Content: Diverse work improves job happiness. Organisational Level: More prestigious and self-control-oriented positions provide higher levels of job satisfaction. Possibilities for Promotion: Increasing one's position, income, and power through promotion affect one's level of satisfaction. Work Unit: Workplace relationships with co-workers favourably impact job satisfaction. Job satisfaction varies from person to person (Hofmans et al., 2013; Törnroos et al., 2019), so a multidimensional approach is critical. We must study job satisfaction separately without generalising employees as a homogenous population. Personal experiences, such as discrimination, subjective socioeconomic status, and success in school, significantly influence job satisfaction (Park et al., 2016). Brooks (2018) stated that employees with disabilities report lower job satisfaction compared to employees without disabilities, which can be due to disparities in workplace respect that employees with disabilities are perceiving.

### 4.1 Objectives

1. To Identify the level of discrimination perceived in the workplace among employees with disability.
2. To understand the level of job satisfaction among employees with disabilities.
3. To identify the relationship and effect of perceived discrimination on job satisfaction in the case of employees with disability.

Hypothesis is made to understand the relationship between perceived discrimination.

**Hypothesis H1:** There is significant differences in the levels of perceived discrimination (PD) among different categories of disability

**Hypothesis H2:** There are significant differences in the levels of Job satisfaction(JS) among different categories of disability.

**Hypothesis H3:** There is a significant negative relationship between perceived discrimination (PD) and job satisfaction (JS).

**Hypothesis H4:** Perceived discrimination (PD) does predict the job satisfaction (JS) of employees with disability.

## 5. MEASUREMENTS

The Multidimensional Scale of Perceived Discrimination (MSPD), developed by Molero et al. (2013), is used to measure perceived discrimination. The tool was first designed to measure prejudice towards five marginalised groups. The questionnaire used in the study had been modified to assess both subtle and blatant forms of discrimination (Subtle Individual Discrimination and Blatant Individual Discrimination). The SID is a three-item questionnaire, while the BID is a four-item scale. The Likert scale is modified for use in the present respondents and has seven points, with responses ranging from 1 (strongly disagree) to 7 (strongly agree). The original scale was designed to assess perceived discrimination against several stigmatised groups, including immigrants from Latin America and Romania, individuals living with HIV, gays and lesbians (Molero et al., 2013). Items are modified considering population. The scale for measurement of perceived discrimination was

tested for reliability, and Cronbach alpha value (0.912) found to be excellent. The job satisfaction survey provided by Judge et al. (2005) is used in this investigation. The instrument, which consists of five items on a seven-point scale ranging from Strongly Agree to Strongly Disagree, is a condensed version of the Brayfield and Rothe (1951) Job Satisfaction Scale (Judge et al., 2005). "Most days I feel passionate about my work" is an example of a measure. The scale is tested for reliability (Cronbach's Alpha= 0.895) and found excellent.

## 6. METHODS

Employees with disabilities working in public sector banks of Kerala are taken as the population for the study. From the data provided by the banks, a total of 649 employees with disabilities are working in public sector banks of Kerala. The study adopted a questionnaire method and collected data through snowball sampling. Employees with different types of disabilities participated, and they were categorised into employees with Hearing Impairment (HI), Orthopedically Handicapped (OH), Visual Impairment (VI) and Intellectually Handicapped (IH). From the disability categories, the study purposefully omitted the Intellectually Handicapped (IH) employees due to the low number of responses.

## 7. ANALYSIS

The response collected is coded, and analysis is carried out using IBM SPSS Statistics 22 and MS Excel. The analysis is carried out in two stages. One comprises the descriptive analysis, and the second aims to determine the relationships and their level. The frequency table represents the distribution of the respondents according to their type of disability and gender.

**Table 1. Frequency Distribution**

	Frequency	Percent	Cumulative Percent
	44	18.2	18.2
OH	86	35.5	53.7
VH	112	46.3	100.0
Total	242	100.0	

Source: Authors

**Table 2. Frequency Distribution based on gender**

	HI	OH	VH	Frequency	Percent	Valid Percent	Cumulative Percent
Male	17	38	56	111	45.9	45.9	45.9
Female	27	48	56	131	54.1	54.1	100.0
Total	44	86	112	242	100.0	100.0	

Source: Author

The data pertaining to the disability category indicates the number of samples taken from each disability category. Three types of disabilities—Hearing Impairment (HI), Orthopaedically handicapped (OH), and Visually Handicapped (VH)—are the subject of this investigation. According to the table, 44 (18.1%) of the 243 respondents fall under the HI category, 86 (35.4%) fall under the OH category, and 113 (46.5%) fall under the VH category. There is a significant difference between the HI category and the other two. Employees with HI are more hesitant to disclose their disabilities, according to the data collected. They can somewhat overcome their handicap because they are wearing a hearing aid. So, getting the responses from the HI employees is quite challenging at the time of data collection.

As can be viewed from the Table 2, 111 (45.9%) of the 242 responders are male, while 131 (54.1%) are female. Out of all the male responders, 17 fall into the category of Hearing Impairment, 38 are employees with Orthopedically Handicapped, and 56 are employees with Visual Impairments. Of the female responses, 56 are Visually Impaired, 48 are Orthopedically Handicapped, and 27 are employees with Hearing Impairments.

### 7.1 Level of Perceived Discrimination and Job Satisfaction of Employees with Disability

Table 3 represents the level of discrimination perceived by employees with disabilities based on categories of disabilities (HI, H, VH). Employees under the orthopaedically handicapped category reported a higher level of blatant individual discrimination with a mean score of 3.9215 than the other two categories of disabilities. In the case of subtle individual discrimination, employees with hearing impairment reported the higher level with a mean value of 3.6136, followed by visually handicapped employees. Whereas employees with hearing impairment are experiencing the lowest subtle individual discrimination among all three. Overall, perceived discrimination levels are moreover similar across the categories of disability in which visually handicapped employees reported slightly higher levels of mean score (3.6045) than the other two categories.

**Table 3. Level of perceived discrimination**

		N	Mean	Std. Deviation
<b>BID</b>	HI	44	3.5398	.90532
	OH	86	3.9215	1.17527
	VH	112	3.6942	1.32912
	Total	242	3.7469	1.21122
<b>SID</b>	HI	44	3.6136	1.00629
	OH	86	2.9729	1.14585
	VH	112	3.5149	1.65424
	Total	242	3.3402	1.40717
<b>PD</b>	HI	44	3.5767	.85637
	OH	86	3.4472	1.00217
	VH	112	3.6045	1.46655
	Total	242	3.5436	1.21693

Source: Authors

Table 4 illustrates the level of job satisfaction of the respondents, segregated based on the category of disability. It shows that employees with Visually Handicapped are having more job satisfaction (Mean = 5.1304) compared with the other two categories of disability, and employees under the HI category are identified as possessing the least job satisfaction level (Mean = 4.5273).

One Way ANOVA tested the significance in the difference between the groups on the mean of job satisfaction level and perceived discrimination (Table 5).

**Hypothesis H1:** There is significant differences in the levels of perceived discrimination among different categories of disability

**Hypothesis H2:** There are significant differences in the levels of Job satisfaction among different categories of disability.

**Table 4. Level of Job satisfaction (JS)**

		N	Mean	Std. Deviation
<b>JS</b>	HI	44	4.5273	1.41625
	OH	86	5.0791	1.07737
	VH	112	5.1304	1.31100
	Total	242	5.0025	1.26877

Source: Authors

Table 5 makes it clear that the differences in perceived discrimination between the categories of disabilities are not statistically significant, as the p-value of 0.655 is higher than 0.05, so the test could not reject the null hypothesis, indicating that there are no significant differences in the levels of perceived discrimination among different categories of disability. But in the case

of job satisfaction, the p-value <0.05 indicates the statistically significant differences in job satisfaction among categories of disabilities. Correlation is done to identify the relation between perceived discrimination (independent variable) and job satisfaction (dependent variable). Table 6 portrays the correlation table where the dependent variable is job satisfaction and the independent variable is blatant individual discrimination (BID), Subtle Individual Discrimination (SID), and Perceived Discrimination (PD).

**Hypothesis H3:** There is a significant negative relationship between perceived discrimination (PD) and job satisfaction (JS).

The correlation analysis of blatant individual discrimination, subtle individual discrimination, and perceived discrimination with job set reaction indicates a negative correlation between the variables. The correlation coefficient between job satisfaction and blatant diesel discrimination indicates immoderate negative correlation (-0.397), which is significant at the 0.01 level. It tells higher levels of blatant discrimination may decrease job satisfaction of employees with disabilities. Considering the correlation

coefficient of subtle individual discrimination with job satisfaction (-.486\*\*), which indicates a strong negative correlation, indicating that employees experiencing blatant individual discrimination can lower their job satisfaction. Combining the blatant and subtle individual discrimination, the variable perceived discrimination has a strong negative correlation with job satisfaction with a correlation value of -0.478. As significant value = 0.000, which is <0.05, the result rejects the null hypothesis, confirming the relationship between perceived discrimination and job satisfaction among employees with disabilities. Which indicates that the total effects of blatant and subtle individual discrimination can lower the job satisfaction of employees with disabilities.

## 7.2 Regression Analysis

Regression testing is done to understand the predictive power of the perceived discrimination on job satisfaction of employees with disability.

**Hypothesis H4:** Perceived discrimination does predict the job satisfaction of employees with disability.

**Table 5. One-Way ANOVA**

		Sum of Squares	df	Mean Square	F	Sig.
PD	Between Groups	1.263	2	.632	.425	.655
	Within Groups	355.640	239	1.488		
	Total	356.904	241			
JS	Between Groups	12.272	2	6.136	3.904	.021
	Within Groups	375.686	239	1.572		
	Total	387.959	241			

Source: Authors

**Table 6. Correlation Table**

	BID	SID	PD	JS
BID	1	-	-	-
SID	.727**	1	-	-
PD	.918**	.940**	1	-
JS	-.397**	-.486**	-.478**	1

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

Source: Authors

**Table 7. Regression table**

Hypothesis	Regression Weight	Beta coefficient	R <sup>2</sup>	F	p-Value
H3	PD → JS	-0.478	0.229	71.137	0.000

a. Dependent Variable: JS

b. Predictors: (Constant), PD

Source: Authors

From the Table 7., R square indicates that approximately 22.9% of variance in job satisfaction is explained by perceived discrimination. Analysis shows a significant value  $<0.05$ , and thus by rejecting the null hypothesis, accepting that the predicative variable Perceived discrimination impacts the dependent variable. Job satisfaction. The coefficient for perceived discrimination (-0.478) indicates that for every 1-unit change in PD job satisfaction level, it will be lower by 0.478 units.

## 8. RESULTS AND DISCUSSION

The test of homogeneity indicates that the perceived discrimination is not having a difference with respect to the disability category of respondents. While the analysis shows a significant difference among disability categories with respect to job satisfaction. The correlation between perceived discrimination and job satisfaction was found to be a moderate negative relation with a coefficient value of -0.478. Negative attitudes, stigma, or discrimination towards individuals with intellectual disabilities in the workplace can create a hostile or unsupportive environment, affecting their job satisfaction (Akkerman et al., 2018). The result of the regression analysis confirms that perceived discrimination has a significant impact on job satisfaction. The effect is moderate, but in social science, as cognitive-related measures can be affected by many other factors, such as life satisfaction and work-life balance (Kim, 2021).

## 9. CONCLUSION

The study depicts the relationship between perceived discrimination and job satisfaction among employees with disabilities. Considering SDG 10 to reduce the inequalities, public organisations are having a higher role in being a role model for making a workplace inclusive. Reducing workplace barriers such as discrimination is crucial for enhancing job satisfaction among employees with disabilities (Roessler & Rumrill, 1998). It is suggested that early intervention to reduce workplace barriers can improve job satisfaction for employed people with disabilities (Rumrill et al., 2004). Job satisfaction is usually treated as a collection of feelings or affective responses associated with the job situation or "simply how people feel about different aspects of their jobs. Like the results of the study, previous research has indicated that gender discrimination, a form of perceived

discrimination, negatively impacts job satisfaction. Studies have shown that workers who experience discrimination report lower job satisfaction, reduced organisational commitment, and a worse level of productivity (Di Marco et al., 2016). Further research is needed to identify the other variables that could be affected by perceived discrimination.

## 10. RECOMMENDATIONS AND SUGGESTIONS

Understanding the level of discrimination perceived by employees with disabilities can lead to targeted interventions to improve job satisfaction. It highlights the necessity of providing a flexible working environment to help improve job satisfaction among employees. It unveils knowledge on factors contributing to job satisfaction, which is necessary to enhance employment situations and employment success of people with disabilities, similar to the scope given by Akkerman et al. (2018). It provides a paradigm for comprehending how marginalised groups, particularly people with disabilities, are affected by discriminatory practices in terms of employment satisfaction. The study also helps to enhance understanding and inform policymakers about creating an inclusive workplace for individuals with disabilities, as the study shows that workplace discrimination can affect the performance and satisfaction of employees. The study also opens a new avenue for research based on the organisational studies among different types of employees, especially in marginalised communities. Suppose organisations give all employees awareness and training programs to make the organisation inclusive. In that case, it is a significant intervention that can be implemented as a part of training and development (Rumrill et al., 2004). As Akkerman et al. (2018) stated, insufficient training or professional development opportunities tailored to the needs of individuals with disabilities may hinder their job satisfaction.

As it is clear that employees with disabilities perceive discrimination, it is the responsibility of employers, employees, and policymakers to decrease and eliminate such incidents in the workplace. Considering the job satisfaction, the results of One Way ANOVA show a heterogeneous nature of the population. The result indicates the need for category-wise organisational studies. Further research is needed to understand various factors that influence job satisfaction and perceived

discrimination of people with disabilities. The study's findings can inform organisational policies and practices to create more inclusive and supportive work environments for employees with disabilities. The scope extends to advocating for disability-friendly workplaces that accommodate the diverse needs of employees with different impairments. The research contributes to the ongoing dialogue on promoting workplace diversity, inclusion, and equity, particularly for individuals with disabilities. Through a thorough evaluation of these ramifications and their extent, governments and organisations can endeavour to cultivate a more welcoming and accommodating work atmosphere for workers with disabilities, augmenting job contentment and general wellness in the workplace.

## ETHICAL APPROVAL

The study got its ethical approval from Institutional Human Ethics Review Board – Central University of Tamil Nadu.

## DISCLAIMER (ARTIFICIAL INTELLIGENCE)

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc) and text-to-image generators have been used during writing or editing of this manuscript.

## COMPETING INTERESTS

Authors have declared that they have no known competing financial interests OR non-financial interests OR personal relationships that could have appeared to influence the work reported in this paper.

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