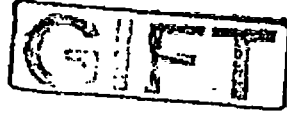


**JOB SATISFACTION: A COMPARATIVE STUDY OF
PUBLIC AND PRIVATE SECTOR COMMERCIAL
BANK EMPLOYEES IN BANGLADESH**



A thesis submitted to the University of Dhaka
for the award of the degree of
Doctor of Philosophy in Management

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KAZI FAYZ AHAMED



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Professor Abu Hossain Siddique, Ph.D.
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Dhaka-1000

July 2010

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ঢাকা
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গ্রন্থাগার

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BY

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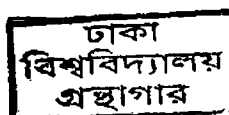
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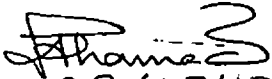


DEDICATION
TO MY PARENTS

DECLARATION

I hereby declare that the thesis entitled “**JOB SATISFACTION: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR COMMERCIAL BANK EMPLOYEES IN BANGLADESH**” submitted to the Department of Management Studies, University of Dhaka, Bangladesh for the award of the Degree of Doctor of Philosophy in Management is completely an original work done by me under the supervision of Professor Abu Hossain Siddique, Ph.D.

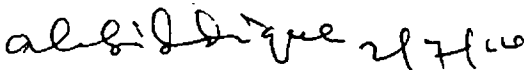
I further affirm that the contents of this thesis have not either in part or in full been submitted to any other University or Institute for the award of any degree, diploma, fellowship or any other similar purpose.


03/07/10
Kazi Fayz Ahamed

July 2010

CERTIFICATE

I have the pleasure to certify that the thesis entitled “**JOB SATISFACTION: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR COMMERCIAL BANK EMPLOYEES IN BANGLADESH**” has been prepared by **Kazi Fayz Ahamed**, Associate Professor of Management, Dhaka Commerce College, Dhaka under my direct supervision and guidance for the degree of Doctor of Philosophy in Management of the University of Dhaka. To the best of my knowledge, the entire thesis comprises the candidate’s own work and personal achievement and the study has not previously been submitted to any other University or Institution for the award of any degree, diploma or any other similar purpose. It is an original research work and an additional contribution to the field of knowledge. I have carefully gone through the draft and the final copy of the thesis and found it fully satisfactory in all respects.



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Kazi Fayz Ahamed

ABSTRACT

The role of banking sector is very significant in the socio-economic development of a country. Furthermore, the development of the banking sector depends on efficient and enthusiastic employees. This efficiency and enthusiasm of the employees is the outcome of job satisfaction. The quality as well as quantity of the productivity of a satisfied employee is much better than that of a dissatisfied one. That is why; it needs to explore the level of job satisfaction of the bank employees with much importance. This study attempts to measure and compare the level of job satisfaction and other related issues regarding job satisfaction of the public and private sector commercial bank employees in Bangladesh. The analysis is based on the survey among 385 employees of selected banks. Two public sector and twenty private sector commercial banks as 50% of the commercial banks from both public and private sectors were selected randomly for the purpose of the present study. 385 respondents from both public and private sector banks are proportionately selected as the sample. Among 177 public and 208 private sector bank respondents there are 92 (52.0%) and 162 (77.9%) officers respectively. Again, there are 85 (48.0%) non-officers in the public sector whereas private sector bank includes 46 (22.1%) non-officers. Of total 92 public and 162 private sector bank officers, there are respectively 56 (60.87%) and 114 (70.37%) male; and, 36 (39.13%) and 48 (29.63%) female respondents. On the other hand, among 85 public and 46 private sector non-officers there are 72 (84.71%) and 34 (73.91%) male, and 13 (15.29%) and 12 (26.09%) female respondents respectively. Among 92 public and 162 private sector bank officers there are 79 (85.87%) and 119 (73.46%) married, and 13 (14.13%) and 43 (26.54%) unmarried respondents respectively. Furthermore, of total 85 public and 46 private sector bank non-officers, there include 83 (97.65%) and 25 (54.35%) married, and 2 (2.35%) and 21 (45.65%) unmarried respondents respectively. Data were collected from various districts of three divisions of the country. The divisions and districts were selected purposively. Data were obtained from both head office and branch offices. The respondents cover from the clerical employees to Senior Assistant Vice President. Personal variables, job-related variables and variables outside the job of the

employees are included in the study. Data analysis includes cross-tabulation, cluster bar chart and chi-square test, two-way analysis of variance (ANOVA), two-group t test, correlations, regression, factor analysis, rank order and descriptive statistics of the subject. The study reveals that there is no association with sex between the employees of public and private sector banks. On the other hand, there is an association between job-status, marital status and educational qualification of the employees of public and private sector banks. The study further reveals that in case of public sector bank officers, there is almost perfect positive association between age and experience. In case of public sector bank officers, there is a strong positive association between work and supervision, work and job satisfaction, supervision and co-workers, supervision and job satisfaction, personal life and family life, personal life and social life, and family life and social life. On the other hand, in case of private sector bank officers, there is a strong positive association between age and experience, work and co-workers, work and job satisfaction, supervision and co-workers, co-workers and job satisfaction, personal life and family life, and personal life and social life. In case of public sector bank non-officers, there is a strong positive association between age and experience, work and promotion, work and supervision, supervision and co-workers, personal life and family life, personal life and social life, and family life and social life. But in case of private sector bank non-officers, there is a strong positive association between age and experience, work and supervision, work and job satisfaction, supervision and co-workers, supervision and personal life, supervision and social life, co-workers and family life, personal life and family life, and personal life and social life. The study found that in case of public sector bank officers, step wise regression reveals that variation in sex has the highest positive impact on job satisfaction. On the other hand, in case of private sector bank officers, variation in age has the highest negative impact, and work and job involvement have the higher positive impact on job satisfaction. In case of public sector bank non-officers, variation in education and job stress score have the higher positive impact on job satisfaction. But, in case of private sector bank non-officers, variation in happiness score of family life has the highest positive impact on job satisfaction. The prime conclusion of this study includes: (1) public and private sector bank officers and non-officers have the same average score of job satisfaction, job involvement, job stress,

job descriptive index (JDI)-work, supervision, co-workers and social life; (2) the average score of propensity to quit the job of public sector bank officers is higher than that of private sector bank officers. But, public and private sector bank non-officers have the same average of propensity to quit the job score; (3) public and private sector bank officers have the same average score of happiness of personal life and family life. On the other hand the average happiness score of personal life and family life of private sector bank non-officers is higher than that of public sector bank non-officers; (4) there is no joint effect of type of ownership of the banks and job-status of the employees on job satisfaction, job involvement, job stress and propensity to quit the job; (5) the average job satisfaction score of officers of public and private sector banks is higher than that of non-officers of public and private sector banks; (6) officers of public and private sector banks and non-officers of public and private sector banks have the same average score of job involvement and job stress; (7) the average score of propensity to quit the job of non-officers of public and private sector banks is higher than that of officers of public and private sector banks; (8) job related variables play more significant role in enhancing job satisfaction of the employees than personal variables; (9) the study partially replicated the Herzberg's two-factor model of motivation; (10) banking job is usually perceived as more stressful than other professions; and (11) specially, public sector officers of the commercial banks in Bangladesh are suffering from more external interference and pressure, mainly political pressure in performing their duties. The present study recommends: (1) revising and upgrading the salary structure of the public sector bank officers and non-officers; (2) both public and private sector banks should recruit more smart, competent and energetic employees, provide proper training, quick modernization and automation of all branches, and provide allowance for overtime; (3) the authority of both public and private sector banks should put emphasis on the job related variables for increasing job satisfaction; (4) concerned authority should take necessary steps to ensure fair, regular and performance based promotion of both officers and non-officers of public and private sector banks; (5) public sector bank authority should strictly follow the existing rules and regulations to control unethical activities of CBA leaders. If necessary, the government can initiate new rules and regulations in this regard; (6) public sector bank authority should implement proper guideline regarding

transfer. In addition, extra allowance policy can be a better incentive for the transfer of employees to the remote areas; (7) proper exercise of established rules and principles regarding banking operations may ensure effective and corruption free administration of both public and private sector banks; (8) efficient and well behaving boss can be a worth considering factor for the betterment of the bank; (9) promotion, demotion, transfer, assigning special responsibility, and so on may be maintained on the basis of employee evaluation. Furthermore, reward for achievement, good performance, and creativity can ensure better performance from employees; (10) both public and private sector banks can follow democratic management by ensuring employee participation in decision making; (11) the authority can initiate proper and balanced incentive system to enhance the level of job satisfaction of public sector bank employees; (12) getting maximum output from the employees of both public and private sector banks, responsibilities should be distributed on the basis of their acquired training and education.

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CHAPTER ONE

INTRODUCTION

- 1.1 Background of the Problem
- 1.2 Research Questions
- 1.3 Objectives of the Study
- 1.4 Definitions of Important Terms
- 1.5 Justification of the Study
- 1.6 Scope of the Study
- 1.7 Structure of the Study

CHAPTER ONE

INTRODUCTION

1.1 Background of the Problem

Job satisfaction is the positive feeling of the employees towards their job. This feeling is directly related to the productivity of an organization. Job satisfaction can enhance productivity of an organization; on the other hand, job dissatisfaction may have negative result on the productivity. So, for the betterment of the organization, job satisfaction must be ensured. Though much has been studied and said about job satisfaction, there are many scopes to work with it.

The role of banking sector is very significant in the socio-economic development of the country. On the other hand, the development of the banking sector depends on efficient and enthusiastic employees. This efficiency and enthusiasm of the employees are the outcome of job satisfaction. The quality as well as quantity of the productivity of a satisfied employee is much better than that of a dissatisfied one. That is why, for the development of the banking sector, job satisfaction of the employees should get more priority.

Through the comprehensive study, the level of job satisfaction and other related issues can be explored and in the light of the study results, necessary measures can be followed to improve the overall development of the banking sector.

Bangladesh is a developing country. To enhance the overall development of the country, it needs to emphasize on agriculture, industry, commerce and so on. As a service sector, banking sector should get special priority to improve quality and

performance. With the help of banking sector the socio-economic development can be mobilized.

In the developed countries, there have been many studies and recommendations on job satisfaction. Because of the different socio-economic scenario of the developing countries, like Bangladesh, those recommendations can not be fully applicable. In our country, there have not been many significant studies on the topic. Especially, after conversion of the nationalized commercial banks of Bangladesh into public limited companies, no study has been undertaken in this area. So, comprehensive study on job satisfaction of the commercial bank employees is a burning issue in our country.

1.2 Research Questions

The researcher tries to address the following specific research questions / issues relating to comparative study of job satisfaction of the officers and non-officers of public and private sector commercial banks in Bangladesh:

- Does any difference exist in the level of perceived job satisfaction, job involvement, job stress and propensity to quit the job between public and private sector commercial banks officers and non-officers?
- What is the contribution of personal factors, factors relating to job and factors outside the job to job satisfaction of the officers and non-officers of public and private sector commercial banks?
- Does any difference exist in the facilities provided by the authority of public and private sector commercial banks to their officers and non-officers?
- To what extent do the independent variables depend on the dependent variables?
- What are the major items contributing to job satisfaction of both public and private sector commercial banks officers and non-officers?

- Why do the officers and non-officers of public and private sector commercial banks like their job?
- What problems do the officers and non-officers of public and private sector commercial banks face in their job?
- What are the suggestions of the officers and non-officers of public and private sector commercial banks to remove the problems they face in their job?

Is there any impact of job satisfaction on job involvement, job stress and propensity to quit the job?

1.3 Objectives of the Study

- The main objective of the study is to measure and compare job satisfaction of the public and private sector commercial banks employees in Bangladesh.

More specifically, the study attempts to achieve the following objectives:

- To measure and compare the level of job satisfaction, job involvement, job stress and propensity to quit the job of the officers and non-officers of public and private sector commercial banks in Bangladesh.
- To explore a comparative scenario regarding personal variables (sex, marital status, educational qualification, age and experience), job-related variables (working hours, salary, work, promotion, supervision and co-workers), and variables outside the job (personal life, family life and social life) of the officers and non-officers of public and private sector commercial banks.
- To examine the influence of personal variables (sex, marital status, educational qualification, age and experience), job-related variables (working hours, salary, work, promotion, supervision and co-workers), and variables outside the job (personal life, family life and social life) on the overall job satisfaction, job involvement, job stress, and propensity to quit the job.
- To identify the significant causes of liking the job, problems faced in the job and suggestions to remove the problems as perceived by the respondents.

1.4 Definitions of Important Terms

As the topic of the study is “JOB SATISFACTION: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR COMMERCIAL BANK EMPLOYEES IN BANGLADESH”, it includes the following important terms:

Job Satisfaction

Job satisfaction is defined by the Business Encyclopedia as, “a worker's sense of achievement and success, is generally perceived to be directly linked to productivity as well as to personal wellbeing.”¹ The Harvard Professional Group (1998) sees job satisfaction as the keying radiant that leads to recognition, income, promotion, and the achievement of other goals that lead to a general feeling of fulfillment.² Bullock (1952) defined job satisfaction as an attitude which results from a balancing and summation of many specific likes and dislikes experienced in connection with the job.³ The most referred definition was given by Locke (1976) who viewed job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience.⁴ In the present study, job satisfaction will be defined operationally in terms of the measuring instrument used. The instrument used in the present study is Brayfield-Rothe, 1951, and job satisfaction is the sum of scores obtained by this scale.

¹ Business Encyclopedia. Encyclopedia of Business and Finance. Copyright © 2001 by The Gale Group, Inc. [http://www.answers.com/library/Business Encyclopedia-cid-3703914](http://www.answers.com/library/Business%20Encyclopedia-cid-3703914)

² The Harvard Professional Group. *Three Hallmarks of a Career Position*. <http://www.harvardpro.com/careerjobs5a.htm>. 1998.

³ Bullock, R. P. (1952). *Social Factors Related to Job Satisfaction*. Research Monograph No. 70, Ohio State University, Bureau of Business Research, Columbus.

⁴ Locke, E. A. (1976). *The Nature and Cause of Job Satisfaction*. In M. D. Dunnette (Ed), *Handbook of Industrial and Organizational Psychology*. Chicago: Rand McNally. P.1300

Job Involvement

According to Newstrom and Davis (2002), “Job involvement is the degree to which employees immerse themselves in their jobs, invest time and energy in them, and view work as a central part of their overall lives.”⁵ It is the degree to which an employee identifies with his job, actively participates in it, and considers his job performance important to his self-worth. Job involvement will be defined in terms of the measuring instrument (i.e. Job Involvement Scale, by Lodhal and Kejner, 1965) used in the present study. In this study job involvement is defined as the sum of scores obtained by the Job Involvement Scale (Lodhal and Kejner, 1965).

Job Stress

The word ‘stress’ is defined by the Oxford Dictionary as “a state of affair involving demand on physical or mental energy”. Hans Selye was one of the founding fathers of stress research. He viewed (1956) that “stress is not necessarily something bad – it all depends on how you take it. The stress of exhilarating, creative successful work is beneficial, while that of failure, humiliation or infection is detrimental.” The most commonly accepted definition of stress (mainly attributed to Richard S Lazarus) is that stress is a condition or feeling experienced when a person perceives that “demands exceed the personal and social resources the individual is able to mobilize.” Workplace stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker.⁶ In this study, the stress of an employee will be his/her total score obtained by the Job Stress Scale used in this study.

⁵ Newstrom, John W. and Davis, Keith (2002). “Organizational Behavior: Human Behavior at Work (11th ed.), New York: McGraw-Hill Higher Education, p. 211.

⁶ <http://en.wikipedia.org/wiki/>

Propensity to Quit the Job / Employee Turnover

Newstrom and Davis (2002) defined employee turnover as the “proportion of employees leaving an organization during a given time period (usually one year)”.⁷ On the other hand, American Management Association defined it as the “extent of shift and replacement of labour occurring in the maintenance of the work force”. In the present study, propensity to quit the job of the employees refers to the possibility of employee turnover from the concerned banks.

Public and Private Sector Commercial Bank

Roger stated that, “The bank which deals with money and money’s worth with a view to earning profit is known as commercial bank”.⁸ Its main function is to accept deposit and lend money to the customers. The present study covers both public and private sector commercial banks. Public sector commercial banks are those banks whose ownership and management are fully controlled by the Government. On the other hand, private sector commercial banks are those whose ownership and management are controlled by a group of individuals.

Officer and Non-officer

“Officer is a person with a position of authority or trust”.⁹ He has the supervisory and decision making power. On the other hand, non-officer is a person who has no supervisory and decision making power, rather he performs the work which he is directed by the boss. For the purpose of the present study, officers and non-officers of the selected public and private sector banks are considered.

⁷Op. cit., p. 213.

⁸ Roger, *The Commercial Bank*, p. 413.

⁹Oxford Advanced Learner’s Dictionary, Fifth edition, 1995, p. 804.

1.5 Justification of the Study

Higher job satisfaction is usually associated with higher employee efficiency, higher job involvement, lower job stress and turnover and fewer absences. Satisfied employees are also more likely to embrace organizational values and beliefs.

Nowadays banking sector of both public and private of Bangladesh has been suffering from various problems. Job dissatisfaction of the employees is one of them. Management of the banks should have a clear idea about job satisfaction or dissatisfaction of the employees through survey in order to make sound decisions both in preventing and solving employee problems as the survey is a powerful diagnostic instrument for assessing employee problems. Since it is an attitude survey, the employees both officers and non-officers of public as well as private sector banks report their feelings towards various aspects of their jobs. Through this study the management of the banks will be able to get an indication of general level, as well as specific areas of job satisfaction and dissatisfaction and it will help to explore the related issues and consequences of job satisfaction and dissatisfaction as well.

Comparative study of job satisfaction of public and private sector bank employees is a virgin one. After conversion of the nationalized commercial banks of Bangladesh into public limited companies, no study has been undertaken in this area. As a maiden study, it has got enormous significance. The justification of the present study can be explained from two angles: (1) Policy formulation, and (2) Educational importance.

Top management and policy formulators will have ideas relating to various aspects of job satisfaction of the employees of both public and private sectors. Findings of this study will help them to take appropriate measures to enhance the overall job satisfaction level of the employees of both public and private sectors.

The study will provide valuable relevant information to the researchers and academics engaged in management studies in Bangladesh.

1.6 Scope of the Study

The scope of the present study is confined to measuring and comparing the level of job satisfaction, job involvement, job stress and propensity to quit the job of the officers and non-officers of public and private sector commercial banks in Bangladesh. Among the private sector commercial banks, local as well as foreign banks are included in the study. Both Conventional and Islamic banks are covered in the present study. The study covers three divisions of the country, namely Dhaka, Chittagong and Rajshahi. The data are obtained from both head offices and branches of the selected banks. The respondents cover from the clerical employees to Senior Assistant Vice President. Both male and female employees of the selected public and private sector commercial banks are also covered in the study. Personal variables, job-related variables and variables outside the job of the employees are included in the study.

1.7 Structure of the Study

The whole research work has been presented in 5 chapters. The present chapter i.e. chapter 1 is introductory in nature. This chapter deals with background of the problem, research questions, objectives, definitions of important terms, justification, scope and structure of the study. Chapter 2 includes the survey of related literature. Chapter 3 deals with methodology and procedures of the study which contains brief descriptions of the selected banks, study variables, study population and sample that include study population, sample design, selection of the number of commercial banks, sample size determination and allocation of sample size in different strata under proportional method, data collection method which includes sources of data, survey method, survey questionnaire, questionnaire pretesting, pilot survey, fieldwork, data analyses and procedures of the study. Results and findings of the study have been presented in chapter 4. This chapter contains the results of cross-tabulation, cluster bar chart and chi-square test, two-way analysis of variance (ANOVA), two-group t test, correlations, regression, factor analysis, rank order and descriptive statistics of the subject. Finally, chapter 5 deals with conclusion of the study which includes summary of findings, limitations, scope for further research, conclusion and recommendations of the study.

CHAPTER TWO

SURVEY OF LITERATURE

2.0 Survey of Related Literature

CHAPTER TWO

SURVEY OF LITERATURE

2.0 Survey of Related Literature

Job satisfaction involves a great deal of interrelated factors which can never be studied in isolation. These factors, on the other hand, are not equally important in determining job satisfaction and, obviously vary from one culture to another, organization to organization, employees' level to level even from profession to profession.

A significant number of studies on the determinants and impact of job satisfaction and dissatisfaction have been conducted at home and abroad. After Hoppock published his monograph on job satisfaction in 1935¹⁰, study on job attitude has been a worth investigating issue. Locke (1976) in one of his investigations found over 4000 articles have been published on job attitude till 1976.¹¹ Cranny et al. (1992) indicated that more than 5,000 studies of job satisfaction have been published.¹² In a more recent estimate, Oshagbemi (2000) suggested that if a full count of relevant articles and dissertations is made, Locke's estimate, made only 20 years earlier, would be doubled.¹³ Lund (2003) viewed that job satisfaction has been widely studied over the last four decades of organizational research.¹⁴ Some of the studies have been reviewed in the following:

Sarker and Uddin (2007) found that environmental stress was negatively associated with job satisfaction; job satisfaction was positively associated with career intention and willingness to work for longer hours.¹⁵

¹⁰R. Hoppock, *Job Satisfaction*, New York: Happer and Brothers, 1935.

¹¹E. A. Locke, "The Nature and Causes of Job Satisfaction", In M. D. Dunette (ed.), *Handbook of Industrial and Organisational Psychology*, Chicago: Rand McNally, 1976.

¹²C. P. Cranny et al., (eds.), *Job Satisfaction: How people feel about their jobs and how it affects their performance*, New York: Lexington Books, 1992.

¹³T. Oshagbemi, "Gender Difference in the Job Satisfaction of University Teachers", *Women in Management Review*, vol. 15, no. 7, 2000, pp. 331-343.

¹⁴D. B. Lund, "Organizational Culture and Job Satisfaction", *Journal of Business and Industrial Marketing*, vol. 18, no. 3, 2003, pp. 219-236.

¹⁵Padmaja Sarker and Muhammad Kamal Uddin, "Environmental Stress, Job Satisfaction, and Career Intention among the Teachers of Dhaka University", *The Dhaka University Journal of Psychology*, vol. 31, 2007, pp. 1-10.

Rahman et al. (2006) conducted a study to investigate the factors contributing to the satisfaction and dissatisfaction of the public and private university teachers of Bangladesh and also searched for influential factors. The study found that there is a significant difference between public and private university teachers regarding job satisfaction on different factors. The result also revealed that teachers' age and job experience do not have any significant influence on job satisfaction though gender disparities were profound among their responses. The major characteristics of the job satisfaction profiles of dissatisfied teachers include their major concerns in the areas of pay, promotion, recognition from authority for good job and performance feedback. It was also observed that if these concerns are properly addressed, the size and the gravity of the dissatisfaction experienced by dissatisfied teachers may be reduced. The study further revealed that there are differences in the opinions of the two groups in many of the factors of job satisfaction. Analysis also showed that private university teachers are enjoying more technological facilities (internet, multimedia, etc.) than public university teachers and it has come out as a significant factor for the overall job satisfaction. Public university teachers are not properly satisfied with these facilities because of lack of adequate supply.¹⁶

Nawaz and Rahman (2005) conducted a research on determinants of employees' job satisfaction on British American Tobacco Bangladesh Ltd. The study disclosed that significantly higher percentage of the respondents was satisfied with their present job than of those who were not satisfied with it. The study further disclosed that salary, job security, promotional opportunity, proper supervision and working environment were more important than recognition for good work, autonomy of the work, fringe benefit, job status, open communication, overtime, working hours for their overall job satisfaction. The study also revealed the positive regression between age and job satisfaction. The important causes of the job dissatisfaction as perceived by the respondents were poor salary, lack of promotional opportunity, lack of job security, lack of working condition, lack of fringe benefit, lack of working hour, lack of job status, lack of recognition for good work, lack of autonomy in work and lack of recreational facilities.¹⁷

¹⁶Masud Ibn Rahman et al., "Job Satisfaction: A Study among Public and Private University Teachers of Bangladesh", *The Cost and Management*, vol. 34, no. 3, May- June 2006, pp. 73-90.

¹⁷A. S. M. Sarfaraz Nawaz and Md. Mizanur Rahman, "Determinants of Employees' Job Satisfaction: A Study on British American Tobacco Bangladesh Ltd", *Journal of the Institute of Bangladesh Studies*, vol. XXVIII, 2005, pp. 121-130.

Mamun et al. (2005) conducted a comparative study on job satisfaction of the senior male and female executives in Bangladesh. The study showed that other than work itself there are no strong motivating forces present to satisfy the executives. Both male and female executives have confirmed that their companies recognize their good works and they are also clear about the goals of their organizations. Regarding satisfaction on benefits received by the male executives are found somewhat less satisfied compared to the female executives. The study also found that in Bangladesh the senior level managerial positions are well paid compared to lower levels of the enterprises. In case of promotion possibility male executives feel that there is less scope in their organization compared to female executives.¹⁸

Islam and Hasan (2005) conducted a research on the overall job satisfaction of the private sector employees. A total number of 575 banking employees were selected from 32 private sector banks situated at Dhaka City. A structured questionnaire was used to collect relevant information from the respondents. The study revealed that (i) the significant higher percentage of the respondents was satisfied with their job; (ii) promotional opportunity is one of the most important factors of job satisfaction and open communication as one of the least important causes; (iii) there was no significant influence of personal factors on the overall job satisfaction; (iv) the extrinsic factors such as working hours, fringe benefits, job security, recognition for challenging work, salary, good relations with colleagues, job status, working conditions, participation in decision making, office management and open communication; and (v) the respondent identified the major causes of job dissatisfaction as perceived by the respondents were lack of promotional opportunity, lack of job security, lack of increment system, poor working condition, lack of fringe benefits, fewness of leave, pay inequity and more working hours.¹⁹

Karami and Mallick (2005) found no relationship between monthly income and job satisfaction level of workers in Milk Vita, but a weak relationship between

¹⁸Muhammad Ziaulhaq Mamun et al., "A Comparative Study of Job Satisfaction of the Senior Male and Female Executives in Bangladesh", *Journal of Business Research*, vol. 7, 2005, pp. 1-15.

¹⁹Md. Mayenul Islam and Murad Hasan, "Employee Satisfaction of Private Sector Banks in Bangladesh: A Study on Dhaka City's Banks", *Journal of Business Studies*, vol. 3, no.1 & 2, 2005, pp. 1-15.

designation and job satisfaction has been revealed in the study. The study further revealed a positive relationship between education and income of workers.²⁰

Islam and Swierczek (2003) conducted a research on the impact of job satisfaction of technological change on women garment workers in Bangladesh. The study showed that fair pay, task significance, bureaucracy, conflicts, and information sharing are significantly related with job satisfaction.²¹

Sadique (2003) prepared a paper on the quality of work life among white collar and blue collar employees of sugar industry in Bangladesh. The sample size was 100 employees of whom 50 were white collar employees and 50 were blue-collar employees drawn from five sugar mills situated in the Rajshahi division. The results revealed that the quality of work life in the sugar industry is not very satisfactory for the betterment of the employees. There exists a significant gap in QWL between the white collar employees and the blue collar employees. The findings also reveal that the white collar employees perceive better QWL than the blue collar employees. Findings of the present study also depict that the selected sugar mills are functioning in an environment where three major determinants of QWL i.e., 'pay and fair compensation', 'opportunity for continued growth and security', and 'constitutionalism in the work organization' are not conducive to sugar mill employees, the mean score is less than 3 on a 5 point rating scale. This signifies that employees are not very satisfied with their pay and job security.²²

Islam (2003) conducted a study on promotion policies and practices in the public sector banking in Bangladesh. The study observed that public sector bank management does not follow any straight or stated promotion policy. Here many scopes lie for adopting unfair means in promotion. Nepotism, favoritism and corruption take place in the promotion process. All these have created some sort of negative attitude among the employees. The easy solution in this case is to maintain a permanently declared promotion policy where the promotion criteria will straight and every employee will know about the criteria.²³

²⁰Md. Jamil Hasan Karami and Shahadat Ali Mallick, "Job Satisfaction Level and the Impact of Education on Working Domain for the Industrial workers in Milk Vita- an Application of EDA and PRE Oriented Techniques", *Journal of Business Studies*, vol. XXVI, no. 2, 2005, pp. 87- 104.

²¹Nazrul Islam and Fredric William Swierczek, "Job Satisfaction Impact of Technological Change on Women Garment Workers in Bangladesh", *Journal of Business Administration*, vol. 29, no. 1 & 2, January & April, 2003, pp. 47-72.

²²Md. Zafor Sadique, "Quality of Work Life Among White Collar and Blue Collar Employees of Sugar Industry in Bangladesh", *Journal of the Institute of Bangladesh Studies*, vol. XXVI, 2003, pp. 169-196.

²³Mohammad Nurul Islam, "Promotion Policies and Practices in the Public Sector Banking in Bangladesh", *Journal of the Institute of Bangladesh Studies*, vol. XXVI, 2003, pp. 197-210.

Islam (2003) conducted a research on absenteeism, job satisfaction and personal & family life satisfaction of private and public sectors manufacturing workers in Bangladesh. The study revealed that (i) workers of the public sector have significantly higher absenteeism than their counterparts in the private sector; (2) workers of the private sector textile mills have significantly higher job satisfaction than their counterparts in the public sector; (3) workers of private sector textile mills have significantly higher personal and family life satisfaction than their counterparts in the public sector; (4) absenteeism has significant negative correlation with job satisfaction and personal and family life satisfaction.²⁴

Robins (2003) expressed that the interest stemmed from the commonsense belief that the satisfied employees are more productive than those who are dissatisfied. It is also believed that satisfied employees are more committed to their job than those who have dissatisfaction in their job.²⁵

Mainemelis (2001) revealed that challenging job along with performance feedback is identified as a variable which makes employees intrinsically motivated.²⁶

Rahman (2000) conducted a study on job satisfaction level at Alltex enterprise. The study revealed a remarkable dissatisfaction among all employees below General Manager tier, and that the freedom at work is not good particularly at lower tiers. However, the interpersonal relationship is highly satisfactory. The study findings said that Alltex has to concentrate on aspects like salary, work environment, promotional opportunities and job security. Finally, the study recommended that Alltex should reduce the employee turnover ratio.²⁷

Rahman and Hossain (2000) conducted a comparative study on a nationalized and a private bank on the impact of satisfaction on absenteeism, turnover and productivity. The study revealed that the employees of the private bank are much more satisfied with their job than the employees of the nationalized banks. The reasons behind such low level of satisfaction include the nature of work, pay, promotional facilities, supervisors and co-workers to work with etc.²⁸

²⁴Md. Mayenul Islam, "Absenteeism, Job Satisfaction and Personal & Family Life Satisfaction of Manufacturing Workers in Bangladesh. A Comparative Study Between Private and Public Sectors", *Journal of Business Studies*, vol. 1, no. 1, 2003, pp. 39-49.

²⁵S. P. Robins, *Organizational Behavior*, 10th ed., New Delhi: Prentice Hall of India Private Limited, 2003.

²⁶C. Mainemelis, "When the Muse Takes it All: A Model for the Experience of Timelessness in Organizations", *Academy of Management Review*, 2001, pp. 548-565.

²⁷Matiur Rahman, "An Appraisal of Job Satisfaction Level at Alltex Enterprise - A TQM Approach", *Dhaka University Journal of Business Studies*, vol. 21, no. 2, 2000, pp. 131-145.

²⁸Nausheen Rahman and H.M. Mosharof Hossain, "The Impact of satisfaction on absenteeism, turnover and productivity: A comparative study on a nationalized and a private bank", *Dhaka University Journal of Business Studies*, vol. XXI, no. 2, 2000, pp. 147-162.

Mahmuda and Rahman (2000) conducted a research on the teachers' quality of Dhaka University and job satisfaction. The study found that in case of lecturers and assistant professors female teachers reported more job dissatisfaction than their male counterparts.²⁹

Matubber and Ali (2000) conducted a comparative study on job satisfaction of the Islami bank and the conventional bank employees in Bangladesh. A total number of 100 bank employees (50 from Islami bank and 50 from conventional banks) from two divisions (Dhaka and Khulna) were selected as subject for the study. The results revealed that significantly higher numbers of the subjects were satisfied with their job and the job satisfaction score of the conventional bank employees were higher than those of the Islami bank employees. Personal factors such as age, experience, income and education have significant influence on job satisfaction. Recognition for good work and good relation with colleagues had been considered as the important factors for job satisfaction of the Islami bank employees. On the other hand, conventional bank employees considered recognition for good work and working environment as the important factors for their job satisfaction.³⁰

Oshagbemi (2000) suggested that men and women use qualitatively different criteria in their assessment of work.³¹

Thomas (2000) argued that job that is meaningful provides intrinsic stimulus for job satisfaction. It was further revealed that when employees are able to accomplish their task activities skillfully, they are internally motivated.³²

Islam and Ali (1999) conducted a comparative study between Commonwealth Bank, Australia and Agrani Bank, Bangladesh regarding employees' job satisfaction. The results revealed that the security, promotion, and recognition for the employees of Commonwealth Bank are less than Agrani Bank while employees of Agrani Bank have less autonomy and are enjoying less salary than that of Commonwealth Bank at their workplace. The results also indicated that remuneration, job security, and

²⁹Ayesha Mahmuda and Md. Hanifur Rahman, "Teacher Quality and Job Satisfaction: A Preliminary Study of Dhaka University Teachers", *Dhaka University Journal of Psychology*, vol. 24, 2000, pp. 67-72.

³⁰M. A. A. Matubber and M.M. Ali, "A Comparative Study of Job Satisfaction of the Islami Bank and the Conventional Bank Employees in Bangladesh", *Dhaka University Journal of Business Studies*, vol. XXI, no. 2, 2000, pp. 209-220.

³¹Op. cit.

³²K. W. Thomas, "Intrinsic Motivation and How It Works", *Training*, 2000, pp. 130-135.

interpersonal relations-peers/subordinates are very low according to employees' need importance ranking. These increase dissatisfaction among the employees with their work. Perception study also showed that security, remuneration, training and recognition factors have greater influence on job satisfaction which is very low in these banks. Besides, the other factors such as training interpersonal relations-superiors have substantial importance to the employees for their satisfaction.³³

Rahman and Afrin (1999) conducted a study on motivation and job satisfaction of jute mills workers in Bangladesh. The study observed that wages structures are very poor and workers enjoy few fringe benefits. The majority of the workers were found to be dissatisfied with the incentives given by their respective organizations. Particularly, the low rate of pay, poor working condition, lack of advancement and job recognition were identified as the most important dissatisfying factors.³⁴

Ali (1999) found that the perceived job characteristics of garment workers under study are significantly related to their job involvement, intrinsic motivation and satisfaction. In the core dimensions of job characteristics, autonomy and task significance are also found not to be significantly related to pay and security satisfactions.³⁵

A number of studies have been carried out in the context of Bangladesh on job satisfaction. Regarding job satisfaction of Government and NGO employees some studies found that the levels of satisfaction of the government employees are higher than NGO employees and male employees are more satisfied with their job compared to female employees (Islam 1999a³⁶, 1999b³⁷). These studies also showed that satisfaction level of employees coming from joint families is significantly higher than that of employees coming from single families.

³³M. N. Islam and M. J. Ali, "Employees' Job Satisfaction: A Comparative Study Between Commonwealth Bank, Australia and Agrani Bank, Bangladesh", *Business Review*, vol. 2, no. 2, 1999, pp. 1-11.

³⁴M. M. Rahman and S. Afrin, "Motivation and Job Satisfaction of Jute Mills Workers in Bangladesh: A Case Study in Khulna Zone", *Business Review*, vol. 2, no. 2, 1999, pp. 41-49.

³⁵Md. Omar Ali, "Relationship between Job Characteristics and Job Attitudes: A Study of Garment Workers in Bangladesh", *Journal of the Institute of Bangladesh Studies*, vol. XXII, 1999, pp. 151-163.

³⁶N. Islam, "Job Stress and Job Satisfaction of Male and Female Employees under Male and Female Supervisors", *Bangladesh Psychological Studies*, vol. 9, 1999a, pp. 59-70.

³⁷N. Islam, "Job Satisfaction of Government and NGO Employees of Dhaka City", *Dhaka University Journal of Psychology*, vol. 23, 1999b, pp. 19-26.

Chapman (1998) indicated that the effect of teaming on job satisfaction is significant in the company. Worker satisfaction level is higher while working as members of problem-solving teams as compared to working as individual workers.³⁸

Luthans (1998) viewed that money not only helps people fulfill their basic needs but also is an instrumental factor in providing upper-level needs satisfaction. Employees often see pay as a reflection of how management views their contribution to the organization. It is viewed that a 'good work group' serves as a source of support, comfort, advice, and assistance to the individual work and of course, makes the job more enjoyable. The absence of this in the workplace has negative effect on job satisfaction.³⁹

Sarker (1997) observed that the standard of living of the garment workers is still in precarious condition. They are not free from the vicious circle of poverty and face extreme difficulties in obtaining their basic needs for survival even. The study also revealed that the satisfaction rate regarding job environment was very high though real scenario of working conditions was not satisfactory.⁴⁰

Mohiuddin and Alam (1997) focused on the compensation system of private commercial banks in Bangladesh with special emphasis on salary structure. The study observed that only 11.46 percent of net earnings is paid as salary on an average which is far below the ability to pay of the bank. The study further observed that the salary is not well spreader and 25.06 percent of the salary paid is taken out by the executives who are only 8 percent of the strength of the employees of the bank. The salary of lower echelon is neither substantial to meet their subsistence cost nor compensatory to their contribution. The enhancement to the higher salary level is a far reaching goal and demotivating too. The bank has no specific wage philosophy and therefore a well formulated compensation system is absent as well.⁴¹

³⁸D. J. Chapman, "Team Members at Work: The Voice of the Employee", A Narrative study of Team Member Satisfaction Levels, *Doctoral Dissertation*, The Claremont Graduate University, 1998.

³⁹Fred Luthans, *Organizational Behavior (8th ed.)*, Singapore: Irwin/McGraw-Hill, 1998, pp.145.

⁴⁰Md. Maksudur Rahman Sarker, "Status of the Workers in the Garment Industries of Bangladesh: A Study on Socio-Economic Perspective", *Dhaka University Journal of Business Studies*, vol. 18, no. 1, 1997, pp. 153-167.

⁴¹Muhammad Mohiuddin and Kazi Shariful Alam, "Compensation System of the Private Commercial Banks in Bangladesh: A Case Study", *Dhaka University Journal of Business Studies*, vol. 18, no. 1, 1997, pp. 219-232.

Pathik and Pestonjee (1997) stated that work environment is another important factor which has influence on job satisfaction of the employees. Study found that politics-free work environment is significantly correlated to job satisfaction of employees.⁴²

Bonner (1997) noted that welfare (wellness) programs including benefits, bonus, overtime, transport allowance, medical allowance, children education allowance, etc. have positive relationships with job satisfaction of employees.⁴³

Holmes (1997) expressed that group incentives including profit sharing, employee stock ownership plans, gain-sharing plan have also relationship with the level of job satisfaction. Decentralization of authority has direct impact on job satisfaction of the employees. Empowerment improves a sense of community feeling and enhances supportive relationship between employees and employer in the company.⁴⁴

Appelbaum and Grigore's (1997) study identified correlation between the nature of job design including task complexity, task variety, task interdependence and job satisfaction of workers.⁴⁵ The transparency of meaning and purpose of work have a relationship with job satisfaction of employees (Park 1998).⁴⁶ The higher level of bureaucracy hinders the smooth flow of communication in the company. When individuals have idea about their work purpose, they become more satisfied with their jobs. In a survey (Witford 2001) conducted by Fortune, often referred to as the Microsoft of the medical-device industry, 86% of Medtronic employees said their work had special meaning, while 94% felt pride in what they accomplished.⁴⁷

⁴²R. D. Pathik and D. D. Pestonjee, "Organizational Politics Orientation as Related to Job Satisfaction, Job Involvement and Job Anxiety among Research and Development Personnel", *South Asian Journal of Management*, January- March, 1997, pp. 39-40.

⁴³M. Bonner, "Stages of Change, Job Satisfaction, Weight, and Activity at Two Work-Site Wellness Programs", *Doctoral Dissertation*, The University of Southern Mississippi, USA, 1997.

⁴⁴L. E. Holmes, "The Role of Management Accounting Information on Continuous Improvement (Manufacturing, Information Use, Employee Empowerment)", *Doctoral Dissertation*, Oklahoma State University, US, 1997.

⁴⁵S. H. Appelbaum and M. L. Grigore, "Organizational Change and Job Redesign in Integrated Manufacturing: A Macro-Organizational to Micro-organizational Perspective", *Journal of European Industrial Training*, vol. 21, no. 2, 1997, pp. 51-63.

⁴⁶B. Jir Park, "Teacher Environment and Job Satisfaction on Teachers' Lives and Student Achievement in U.S. High Schools", *Doctoral Dissertation*, The University of Wisconsin-Madison, US, 1998.

⁴⁷D. Witford, "A Human Place to work", *Fortune*, vol. 143, Issue 1, January 8, pp. 108-122, New York, 2001.

Haque (1995) conducted a study in the jute and textile sectors among the mid-level male industrial managers and found that job satisfaction and job involvement are positively correlated and it identified salary as the most contaminating factor in this relationship.⁴⁸

Hossain and Rahman (1995) found a significant positive correlation between satisfaction and performances.⁴⁹

Moniruzzaman and Islam (1995) found that (i) the level of job satisfaction of the employees of the private commercial banks (PCBs) is higher than that of their counterparts in the nationalized commercial banks (NCBs) and (ii) the officers of each type of banks are satisfied than the staffs.⁵⁰

Rahman (1994) conducted a research on job satisfaction of garment industries supervisors of Bangladesh. The study was designed to investigate the job satisfaction and dissatisfaction of garment supervisors in Bangladesh. The study comprised of 60 supervisors from four different garment factories located in Narayangonj. The subjects of the study were selected on random basis. The study suggested that open communication, job security, supervision, and recognition for good work and overtime are considered more important for their job satisfaction than job status, working environment and autonomy in work. The study also showed that job satisfaction has significant impact on performance. Some of the personal factors such as sex, education and income have significant impact on job satisfaction but some other factors such as age, experience and marital status do not show any significant impact on job satisfaction.⁵¹

In another study effort was made to find out the effects of organizational climate on job involvement, job satisfaction and personality of mid-level managers (Jahan & Haque 1993-94) and found some significant influence of organization environment on job satisfaction of managers.⁵²

⁴⁸S. Haque, "Job Satisfaction and Job Involvement of the Mid-Level Industrial Managers", *Dhaka University Journal of Psychology*, vol. 19, 1995, pp. 33-42.

⁴⁹M. M. Hossain and M. A. Rahman, "Job Satisfaction of Garments Workers: A Case Study on Some Selected Factories in Narayangonj", *Islamic University Studies*, vol. 4, no. 1, 1995, pp. 43-59.

⁵⁰Mir Moniruzzaman and Md. Ainul Islam, "Status of Job Satisfaction-A Comparative Study Between Nationalized Commercial Banks and Private Commercial Banks", *Journal of the Institute of Bankers Bangladesh*, vol. 36-41, December 1992-June 1995, pp. 155-168.

⁵¹A. Rahman, "Job Satisfaction of Garment Industries Supervisors of Bangladesh", *Management Development*, vol. 23, nos. 1, 2, 3 & 4, 1994, pp. 53-59.

⁵²R. Jahan and S.M.S. Haque, "Effects of Organizational Climate on Job Involvement, Job Satisfaction and Personality of Mid Level Managers", *The Bangladesh Journal of Psychology*, vol. 14, 1993-94, pp. 33-42.

Hossain and Rahman (1994) in their study on garment workers observed that salary, recognition for good work, promotional opportunity and supervision were more important than working environment, participation in decision making and good relations with colleagues for their overall job satisfaction. The study further observed that job satisfaction has significant influence on performance. In addition, the study observed that remarkable number of respondents is dissatisfied with their salary, promotional opportunity, recognition for good work and job security. While most of the respondents are satisfied with the behaviour of their bosses, opportunity to communicate with higher authority and relations with co-workers. The major causes of job dissatisfaction were poor salary, lack of bonus facility, lack of promotional opportunity, job insecurity, poor working condition, heavy work load and insufficient recreational facilities.⁵³

Khaleque and Hossain (1993) conducted a research on job satisfaction, fatigue and mental health of manual, semi automated and automated workers and revealed that types and levels of automation have the significant effect on job satisfaction, fatigue and mental health of the industrial workers. The study also revealed that a mixed work system is more detrimental to job satisfaction and mental health of the workers than the unitary work system.⁵⁴

Jahan and Haque (1993) conducted a study on effects of organizational climate on job involvement, job satisfaction and personality of mid-level managers in Bangladesh and observed that job satisfaction of mid-level managers in private organization is better than that of their counterparts in public sector organization. The study further observed that the climate of the private sector organization is better than that of the public sector organization.⁵⁵

Sorcar and Rahman (1993) reported that employees with low occupational stress experienced better mental health than those with high stress.⁵⁶

⁵³M. M. Hossain and A. Rahman, "Job Satisfaction of Garment Workers in Bangladesh: A Case Study in Narayanganj", *Paper Presented Biennial Conference of Bangladesh Psychological Association*. July 20-12, 1994.

⁵⁴A. Khaleque and M. M. Hossain, "Job Satisfaction, Fatigue and Mental Health of Manual, Semi automated and Automated Workers", In S. Marras et al. (eds.), *The Ergonomics of Manual Works*, London: Taylor and Francis, 1993.

⁵⁵R. Jahan and S. Haque, "Effects of Organisational Climate on Job Involvement, Job Satisfaction and Personality of Mid-Level Managers", *The Bangladesh Journal of Psychology*, vol. 14, 1993, pp. 35-42.

⁵⁶N. R. Sorcar and A. Rahman, "Occupational stress and mental health of working women of different occupation", *The Dhaka University Journal of Business Studies*, vol. 14, no. 1, 1993, pp. 69-79.

Desai (1993) conducted a research on stress and mental work load in India and revealed that higher and middle management had higher and similar levels of stress followed by lower level management. Mental work load was also found to be higher among the higher and middle management than among the lower management. The study further revealed that mental work load was the main contributor to the perceived stress. It was also found that there was higher stress among the lower satisfaction group than the higher satisfaction group.⁵⁷

Hossain (1992) conducted a research on job satisfaction of secondary school teachers in Bangladesh and explored that promotional opportunity had been rated as the 2nd important factor by the managers, on the other hand it had been rated as the 13th important factor by the workers for their job satisfaction. The study viewed that promotional opportunity was one of the important factors for job satisfaction. The study also revealed that wage was one of the least important causes of job satisfaction, but it is the most important cause of job dissatisfaction in the developing countries like Bangladesh. The study further revealed that job security was more important at the lower level than at the higher level.⁵⁸

Haque and Hossain (1992) found that personal factors such as age, experience, education, mental health and skill had significant influence on the overall job satisfaction. The study also revealed that job security, supervision, recognition for good work and good environment were more important than promotional opportunity, wage and participation in decision making. The important causes of job satisfaction as perceived by the respondents were poor wage, poor working condition and unfavorable nature of work and poor supervision.⁵⁹

Khaleque et al., (1992) conducted a research on job satisfaction, mental health, fatigue and performance of industrial workers in Bangladesh and revealed that significant numbers of the respondents were satisfied with their job. It was also revealed that there was significant positive influence of job satisfaction on performance and mental health of the respondents.⁶⁰

⁵⁷T. Desai, "Stress and Mental Work Load: A Study in an Industrial Organisation", *Indian Journal of Industrial Relations*, vol. 28, no. 3, 1993, pp. 258-273.

⁵⁸M. M. Hossain, "Job Satisfaction of Secondary School Teachers in Bangladesh: A Case Study in Dhaka City", *Journal of Behaviour Sciences*, vol. 3, no. 2, 1992, pp. 15-32.

⁵⁹K. B. Haque and M. M. Hossain, "Perceived Importance of Different Incentives in Motivation Industrial Managers in Bangladesh", *Journal of Business Studies*, vol. 12, no. 2, 1992, pp. 63-172.

⁶⁰A. Khaleque et al., "Job Satisfaction, Mental Health, Fatigue and Performance of Industrial Workers", *Psychological Studies*, vol. 37, no. 2 & 3, 1992, pp. 136-141.

Rahman (1992) conducted a research on public and private sector bank employees in Bangladesh and observed that private sector bank employees perceived higher job satisfaction, better organisational climate and higher job anxiety than the public sector bank employees. It was also observed that the correlation results indicated the negative association of job anxiety with both job satisfaction and organisational climate.⁶¹

Hossain (1992) did a research on private sector industrial workers and supervisors in Bangladesh regarding job satisfaction and job behaviour and observed that lower level employees were more satisfied than the higher level employees. The reason was that it is comparatively easy for the employer in private sector to terminate managerial personnel than a worker. In the case of need, strong trade union of the workers can create pressure against the decision of management. As a result, it becomes difficult for the employers to sack a worker. But the managerial personnel have no such association to create pressure against the decision of the authority. The study also revealed that wage has no impact on the overall job satisfaction but it is one of the major causes of job dissatisfaction. The study further observed a negative correlation between job satisfaction and absenteeism.⁶²

Hossain and Miah (1992) reported that private sector bank employees are more satisfied than public sector bank employees. Because private sector bank employees are enjoying better working condition, higher salary and better reward system than the public sector bank employees. The study further reported that in spite of higher salary, private sector bank employees were more dissatisfied with their salary and job insecurity than the public sector bank employees. It was also revealed that salary was perceived as one of the weaker sources of job satisfaction and a stronger source of job dissatisfaction by both the groups. The study further explored that working environment has been rated as the 11th and the 3rd important factor by the public and private sector bank employees respectively.⁶³

⁶¹A. Rahman, "Job Anxiety, Job Satisfaction and Organisational Climate as Perceived by the Public and Private Sector Bank Employees", *Dhaka University Studies*, Part- E, vol. 7, 1992, pp. 31-36.

⁶²M. M. Hossain, "Job Satisfaction and Job Behaviour of Private Sector Industrial Workers and Supervisors in Bangladesh", *The Bangladesh Journal of Psychology*, vol. 13, 1992, pp. 33-44.

⁶³M. M. Hossain and K. M. Miah, "Job Satisfaction and Performance of Bank Employees: A Comparative Study of the Private and Public Bank in Bangladesh", *Management Development*, vol. 21, no. 4, 1992, pp. 87-101.

Wadud (1992) conducted a research on occupational stress, mental health and job satisfaction of white collar employees in public and private industries in Bangladesh and reported that the private sector employees have better job satisfaction than those of the public sector employees. It was also reported that private sector employees are suffering from more occupational stress than their counterparts in public sector.⁶⁴

Mathew (1992) conducted a research on managerial satisfaction in relation to on-the job activities and revealed that area of activities such as, decision making, supervising, control, training, and specific academic, sales promotion and selection recruitment are significantly related with work satisfaction. The study also revealed that clerical activity is negatively related in satisfaction with work. The researcher finally viewed that reality of managers' work has significant impact on satisfaction. Managers' satisfaction with job is determined by what managers really do at their job.⁶⁵

In a study on food intake, health and quality of life of garment workers by Khaleque and Sarker (1992) observed that life satisfaction has significant influence on the overall job satisfaction of garment workers in Bangladesh.⁶⁶

Hoque and Hossain (1991) conducted a study to investigate the relative importance of different incentives for motivation, as perceived by different levels of industrial managers in Bangladesh. The study explored that several incentives such as job security, promotional opportunity, autonomy in work, application of sound management principles, participation in decision making, recognition for good work, are more important incentives for motivating the managers of Bangladesh. The results further revealed that the relative importance of incentives for motivation varies with the levels of management. For example, job security, justice and equality, promotional opportunity, participation in decision making, recognition for good work are considered more important than the other forms of intensives to the top level managers. While application of sound management principles, job security, promotional opportunity, recognition for good work, training, open communication, autonomy in work have been considered as more important than wage, competition, feedback, encouragement for good work, removal of hindrances etc. by the bottom level managers for their motivation at work in industry.⁶⁷

⁶⁴N. Wadud, "Occupational Stress, Mental Health and Job Satisfaction of White Collar Employees in Public and Private Industries", *The Bangladesh Journal of Psychology*, vol. 13, 1992, pp. 121-126.

⁶⁵M. K. Mathew, "Managerial Satisfaction in Relation to On-the Job Activities", *Psychological Studies*: vol. 37, no. 2 & 3, 1992, pp. 99-108.

⁶⁶A. Khaleque and B. R. Sarker, "Food Intake, Health and Quality of Life of Garment Workers", *The Bangladesh Journal of Psychology*, vol. 13, 1992, pp. 67-76.

⁶⁷Khondoker Bazlul Hoque and Md. Mosharraf Hossain, "Perceived Importance of Different Incentives in Motivating Industrial Managers in Bangladesh", *Dhaka University Journal of Business Studies*. Part-C, vol. 12, no. 2, 1991, pp. 165-172.

Sharma and Bhasker (1991) conducted a research to identify the determinants of job satisfaction of employees in an Indian public sector undertaking and explored that experience, recognition and appreciation are the important determinants of job satisfaction of the employees. It was also viewed that between the personal and organisational factors, the latter plays a more decisive role in producing the feeling of job satisfaction with one's work experience than the former.⁶⁸

Hackman and Oldham (1990) in their job characteristic model identified five core job dimensions, which determine the motivation potential score of an employee. These are skill variety, task identity, task significance, autonomy and feedback.⁶⁹

Singh and Pestonjee (1990) conducted a research on job involvement, sense of participation and job satisfaction in banking sector in India and revealed that level of occupation has a significant impact on job satisfaction of both the officers and clerks. Clerks were more satisfied in job area and social relation area than officers in terms of job satisfaction. It was also revealed that job satisfaction was influenced by both environmental factors and sense of participation.⁷⁰

Rahman and Sorcar (1990) found that the occupational stress of the respondents differed significantly according to their marital status and job satisfaction. The study further found that the perceived occupational stress was higher for the unmarried and the job dissatisfied employees.⁷¹

Khan and Akkas (1990) explored some characteristics of a sound promotion policy on the basis of available literature and studied existing promotion system of the nationalized commercial banks and also examined views of the respondent employees in this regard. The study further found that the promotion system could not reasonably satisfy a large number of employees and officers working in the nationalized commercial banks.⁷²

⁶⁸B. R. Sharma and S. Bhaskar, "Determinants of Job Satisfaction Among Engineers in a Public Sector Undertaking", *ASCI Journal of Management*, vol. 20, no. 4, 1991, pp. 217-233.

⁶⁹J. R. Hackman and G. R. Oldham, *Work Design*, Addison: Wesley Publishing Co., 1990.

⁷⁰A. P. Singh and D. M. Pestonjee, "Job Involvement, Sense of Participation and Job Satisfaction: A Study in Banking Industry", *Indian Journal of Industrial Relations*, vol. 26, no. 2, 1990, pp. 159-165.

⁷¹Azizur Rahman and Nihar Ranjan Sorcar, "Occupational Stress, Marital Status and Job Satisfaction of Working Women", *The Dhaka University Studies*, Part-C, vol. 11, no. 1, 1990, pp. 55-61.

⁷²Md. Abbas Ali Khan and Md. Ali Akkas, "An Appraisal of the Promotion System in the Nationalized Commercial Banks in Bangladesh", *The Dhaka University Studies*, Part-C, vol. 11, no. 1, 1990, pp.139-154.

Singh and Pestonjee (1990)'s finding indicates that job satisfaction is influenced by job involvement.⁷³

Siddique (1989) conducted a study on the salary structure for the executives in public enterprises in Bangladesh and revealed that salary structure of the public executives is not properly maintained in relation to rising cost of living in the country. The researcher urged Government to maintain fair relation between consumer prices and salary levels in order to reduce increasing executive dissatisfaction.⁷⁴

Siddique (1989) conducted a research on need satisfaction of the executives in industry and government in Bangladesh. The study focused on the need satisfaction levels of the different categories of the executives of the various sectors in Bangladesh. The study found that public sector executives and government bureaucrats are not satisfied with their present salary and fringes. Even they are not happy with their job security and status and power which were considered as the most important factors for taking up government jobs. Level of executives' satisfaction of the MNC's and that of national private sector industries is much higher even in respect of job security and other intrinsic aspects of the job.⁷⁵

Wadud (1989) conducted a research on job satisfaction and life satisfaction of different levels of industrial employees in Bangladesh and revealed that there is significant positive correlation between job satisfaction and life satisfaction. It was also revealed that there is no significant difference of job satisfaction between the higher and lower level employees.⁷⁶

Dhillion (1989) conducted a research on organisational stress and job satisfaction in relation to hierarchical position and found that there was a significant effect of hierarchies on perceived occupational stress and job satisfaction in male police employees.⁷⁷

⁷³A. P. Singh and D. M. Pestonjee, "Job involvement, sense of participation and job satisfaction: A study in banking industry", *Indian Journal of Industrial Relation*, vol. 26, 1990, pp. 159-165.

⁷⁴Abu Hossain Siddique, "Maintenance of the Salary Structure in Relation to Cost of Living: an Analysis for the Executives in Public Enterprises in Bangladesh", *The Dhaka University Studies*, Part - C, vol. 10, no. 2, 1989, pp. 115-121.

⁷⁵Abu Hossain Siddique, "Need Satisfaction of the Executives in Industry and Government in Bangladesh", *The Dhaka University Studies*, Part-C, vol. 10, no. 1, 1989, pp. 179-188.

⁷⁶N. Wadud, "Job Satisfaction and Life Satisfaction of Different Levels of Industrial Employees", *The Bangladesh Journal of Psychology*, vol. 11, 1989, pp. 33-37.

⁷⁷P. K. Dhillion, "Organisational Stress and Job Satisfaction in Relation to Hierarchical Position: A Study of Policy Personnel", *Social Science International*, vol. 15, no. 1-20, 1989, pp. 31-32.

Ahuja (1989) conducted a research on job satisfaction of technocrats in India and revealed that technocrats are satisfied with their job. It was also revealed that job satisfaction increases with the increase of age and emolument also has a positive influence on job satisfaction. Extrinsic factors such as attitudes of associates, policies of management, social status, job security, wage, medical care, upward mobility and reward are more satisfying than job intrinsic factors. The researcher further found that adequate earnings has been given the first rank by the respondents for their overall job satisfaction followed by job security, fringe benefits, opportunity for advancement, congenial working condition, suitable type of work, working hours' good and sympathetic supervision and opportunity for learning the job.⁷⁸

Singh and Kumari (1988) observed that need strength was positively associated with job satisfaction and performance. It was also viewed that there is positive relation between intrinsic motivator and job satisfaction, but no association is found between performance and absenteeism. The study further revealed positive impact of job involvement on job satisfaction but job involvement did not report any impact on performance and absenteeism.⁷⁹

Sayed (1988) conducted a research on job satisfaction and organizational evaluation in a government bureaucracy and found that with regard to the relationship between job facets and organization as a whole, satisfaction with co-workers and satisfaction with promotion contribute to the extent of 60% ($P < .001$) and 38% ($P < .05$) respectively. It was also found that relation with co-workers has been perceived as the top most important aspect for job satisfaction followed by job itself, immediate supervisor, opportunity for promotion and pay. The study further revealed that satisfaction with the pay has been assigned as the least important aspects for job satisfaction.⁸⁰

Balaji (1988) conducted a study on organisational commitment of job satisfaction in India and observed that there is significant negative correlation between intention to quit the job and satisfaction with hygiene factors and organisation in general, but no significant relation with motivators' satisfaction.⁸¹

⁷⁸M. L. Ahuja, "Job-satisfaction of Technocrats of a State Undertaking", *Punjab University Management Review*, vol. 12, 1989, pp. 9-17.

⁷⁹A. P. Singh and P. Kumari, "A Study of Individual Need Strength, Motivation and Job Involvement in Relation to Job Satisfaction, Productivity and Absenteeism", *Indian Journal of Industrial Relations*, vol. 23, no. 4, 1988, pp. 409-428.

⁸⁰O. B. Sayed, "Job Satisfaction and Organizational Evaluation in a Government Bureaucracy", *Indian Journal of Industrial Relations*, vol. 23, no. 4, 1988, pp. 487-497.

⁸¹C. Belaji, "Organisational Commitment of Job Satisfaction: Which Explains Intent to Quit Better?", *Indian Journal of Industrial Relations*, vol. 24, no. 3, 1988, pp. 313-328.

Begum (1988) conducted a study on the jute workers in Bangladesh and reported that most of the workers were dissatisfied with their job. The reasons of dissatisfaction were identified as poor wage, lack of promotion, poor working condition, lack of residential facility, lack of recognition for good work and lack of training facility.⁸²

In conducting study on job satisfaction, specifically, overall job satisfaction of Bangladeshi industrial workers and the perceived importance of some facets (e.g. Job facets include job content, coworkers, supervision, wage, promotion, work environment, and communication). Khaleque and Rahman (1987) found that the satisfaction variables are not unidirectional in their effects. Job facets can be sources of satisfaction as well as dissatisfaction. Overall job satisfaction of industrial workers appears to be influenced by the satisfaction with job facets and personal life. The degree of satisfaction seems to depend upon the satisfaction with the number of job facets as well as their perceived importance. The study further found that nature of work and job status both have been perceived as more important to the top level managers than the bottom level managers. On the other hand, job security, salary and recognition for good work were perceived as more important factor by the workers for their overall job satisfaction.⁸³

In a study conducted by Khaleque and Jahan (1986) on job satisfaction, mental health and life descriptions of working women observed that there is significant positive impact of job satisfaction on mental health of the respondents which is confirmed by significant positive correlation between job satisfaction and mental health.⁸⁴

Bhattacharjee (1986) reviewed the wage policies, dynamics of wages in the industrial sector in general and minimum wages in the public sector enterprises of Bangladesh in particular and observed that both money and real wage rates in the industrial sector moved in upward direction but the real wage rate is yet to reach the level of 1969-70. The study also revealed that the co-efficient of correlation between the real wages and labour productivity in the organized sector was found statistically significant.⁸⁵

⁸²Begum, "Job Satisfaction of the Rajshahi Jute Mills Workers", *Management Development*, vol. 17, no. 1, 1988, pp. 16-25.

⁸³A. Khaleque and M. A. Rahman, "Perceived Importance of Job Facets and Overall Job Satisfaction of Industrial Workers", *Human Relations*, vol. 40, no. 7, 1987, pp. 401-416. New York.

⁸⁴A. Khaleque and A. Jahan, "Job Satisfaction, Mental Health and Life Descriptions of Working Women", *Indian Journal of Industrial Relations*, vol. 21, no. 4, 1986, pp. 473-478.

⁸⁵Durgadas Bhattacharjee, "Industrial Workers' Wages in Bangladesh: An Analysis of Criteria, Policies and Dynamics", *The Dhaka University Studies*, Part-C, vol. 7, no. 1, 1986, pp. 133-149.

Hossain (1985) found that there is no significant difference between the job satisfaction of private and the public school teachers. Teachers with higher pay are more satisfied than those with lower pay. Female teachers are more satisfied than their male counterparts. Satisfaction of the teachers does not differ by their length of experience. Marital status has a significant impact on the overall job satisfaction of the subjects i.e., unmarried teachers are more satisfied than the married teachers. Higher educated teachers are more satisfied than those who are less qualified. Trained teachers are more satisfied than the non-trained teachers. Satisfaction of subjects however does not differ according to their age level.⁸⁶

Siddique (1985) found there are certain damaging effects of salary compression of different groups of higher level executives in Bangladesh between 1929 and 1979.⁸⁷

Siddique (1985) examined the evolution of fringe benefits as a compensation device and its importance in the productivity of employees, explored the practices of fringe benefits in the government bureaucracy, nationalized industrial sector, private industries and multi-national corporations in Bangladesh and also showed the costs of those in relation to total compensation of the different levels of executives in each sector.⁸⁸

Khaleque (1985) conducted a research on occupational stress of industrial managers of Bangladesh and observed negative association between job satisfaction and job stress, and positive relationship between job satisfaction and mental health. The study also reported a high degree of stress as perceived by each level of management cadre. The investigation found the major sources of stress were poor salary, limited career development opportunity, poor working condition, union pressure, and political pressure, centralisation in decision making power, heavy work load and poor labour-management relation.⁸⁹

⁸⁶A. B. M. A. Hossain, "An Analysis of Factors Related to the Job Satisfaction of the Teachers of Secondary Schools", *Dhaka University Journal of Psychology*, vol. 15, 1985, pp. 7-21.

⁸⁷Abu Hossain Siddique, "Compression Of Salary Structures Of Higher Level Executives in Bangladesh", *The Dhaka University Studies*, Part-C, vol. 6, no. 1, 1984, pp. 111-115.

⁸⁸Abu Hossain Siddique, "Fringe Benefits For Executives: A Study Of The Practices In Industry And Government In Bangladesh", *The Dhaka University Studies*, Part-C, vol. 7, no. 1, 1985, pp. 27-42.

⁸⁹A. Khaleque, "Occupational Stress: Its Sources and Effects as Perceived by Industrial Managers", *Bangladesh Journal of Psychology*, vol. 6, 1985, pp. 83-91.

Alam (1985) conducted a study on garment workers job satisfaction and found that significant higher percentage of respondents was dissatisfied with their job than that of those who were satisfied with it. The study further revealed that major causes behind taking garment job were the economic reason, lack of alternative job opportunity, work itself etc. The study also suggested that job insecurity, unfavorable company policy and administration, lack of promotional opportunity, absence of recognition etc. were the major causes of dissatisfaction among the respondents.⁹⁰

Ashrafuzzaman (1985) conducted a study on job satisfaction among the employees in BIBM and observed that (i) job security feeling among most of the employees appeared to be moderate; (ii) relation between general employees and authority is congenial; (iii) employees opined that physical working environment, rules & regulation, cleanliness, supervision and responsibility work as the vital factors of job satisfaction; and (iv) salary alone is not enough to provide job satisfaction.⁹¹

Hulln et al., (1985) revealed that labour market; expectations about alternative job opportunities and length of tenure with organisation are important considerations on the actual decision to quit one's present job.⁹²

Khaleque (1984) conducted a research on job satisfaction and work in industry in Bangladesh and revealed that satisfaction variables are not unidirectional in their effects. Job factors can be sources of both satisfaction and dissatisfaction. The study also revealed that the influence of different job facets on job satisfaction varies with the occupational levels of employees. One aspect of the job may have more influence on job satisfaction but less influence on job dissatisfaction and vice versa for the same occupational group. The intrinsic aspects of job seem to be more important for satisfaction of managerial employees, and extrinsic aspect of job seems to be more important for satisfaction of the workers. Wage was found to be a weaker source of job satisfaction and a stronger source of job dissatisfaction for all the groups of employees. Social relationships at work are a great source of job satisfaction for the employees of different occupational levels. Socio-cultural and personal factors were observed to be important determinants of job satisfaction.⁹³

⁹⁰Quoted from: A. S. M. S. Nawaz and M. M. Rahman, "Determinants of Employees' Job Satisfaction: A Study on British American Tobacco Bangladesh Ltd.", *Journal of the Institute of Bangladesh Studies*, vol. XXVIII, 2005, pp. 121-130.

⁹¹Md. Ashrafuzzaman, "Job Satisfaction Among The Employees In BIBM-A Case Study", *Bank Parikrama*, vol. X- March, June, Sept. & Dec., no. 1, 2, 3 & 4, 1985, pp. 66-81.

⁹²C. L. Hulin et al., "Alternative Opportunities and Theoretical Discrepancies and Integration", *Psychological Bulletin*, 1985, pp. 233-250.

⁹³A. Khaleque, "Job Satisfaction and Work in Industry: Three Case Studies in Bangladesh", *University of Dhaka*, Dhaka, Bangladesh, 1984.

Khaleque and Wadud (1984) revealed that autonomy in work, promotional opportunity, relations with colleagues, job security and recognition for good work were considered as important sources of job satisfaction. It was also revealed that wage was perceived as one of the least important causes of job satisfaction and the most important cause of job dissatisfaction by the respondents. Some of the specific aspects of job like autonomy, promotional opportunity, relations with colleagues, job security, opportunity to communication with higher authority and job status significantly influence of the overall job satisfaction of the respondents and the important causes of dissatisfaction were lack of fair treatment from management, poor salary, lack of autonomy and lack of congenial working environment.⁹⁴

Khandwalla and Jain (1984) observed that lower level managers are more satisfied with personal growth and achievement needs, power needs and altruistic needs. The study also observed that some aspects of job satisfaction, particularly the personal growth and achievement seem to be a higher contagion of job satisfaction stronger than others, such as opportunity to serve the society and opportunity for promotion. It was further observed that management goals also tend to affect growth, power and existence related to positive job satisfaction but interpersonal and altruistic need affect satisfaction negatively. Finally, the study viewed that job satisfaction is not just a matter of the manager's personality or that of his job or position in the hierarchy etc.⁹⁵

Kumar (1984) conducted a research on job satisfaction among the university employees in India and revealed that out of 15 factors ten factors have shown the significant association with job satisfaction. Among these, 7 factors are job contexts and the rest 3 are job content factors. The study did not find any impact of age, experience, sex, job security and levels of occupation on job satisfaction.⁹⁶

Cooper (1984) found a two-way interaction between occupational stress and job satisfaction. While feeling of stress at work may lead to job dissatisfaction, the degree of job satisfaction may also influence the perception of stress on the part of the employee. It has been claimed that the feeling of fatigue/stress is least among the employees who are satisfied/more attentive in their job.⁹⁷

⁹⁴A. Khaleque and N. Wadud, "Perceived Importance of Job Facets and Overall Job Satisfaction of the Industrial Supervisors", *International Review of Applied Psychology*, vol. 33, 1984, pp. 395-411.

⁹⁵P. N. Khandwalla and G. R. Jain, "Organisational Goals and Lower Level Management Job Satisfaction", *Indian Journal of Industrial Relations*, vol.16. no. 3, 1984, pp. 431-449.

⁹⁶P. Kumar, "Job Satisfaction Among University Employees", *Indian Journal of Industrial Relations*, vol. 20, no. 1, 1984, pp. 73-77.

⁹⁷C. L. Cooper, "Stress", In C.L. Cooper and P. Makin, *Psychology for Managers*, London: The British Psychological Society, 1984.

Khaleque and Chowdhury (1983) observed that nature of work has been perceived as the most important cause of job satisfaction followed by job status, good relations with colleges and opportunity for growth by the top level managers. On the other hand, job security was rated as the most important factor for job satisfaction followed by good relation with colleagues, recognition for good work and nature of work by the bottom level managers for their job satisfaction. It was also observed that salary was assigned as one of the least important factors for job satisfaction and a stronger source of job dissatisfaction by both the groups. Job facets such as, promotion, job security, recognition for good work, job status, working environment and management policies have shown significant effects on the overall job satisfaction. The study further revealed that the causes of dissatisfaction as perceived by the top level managers were corruption in management, poor salary, lack of fair promotional opportunity, poor working environment and monotony. While, bottom level managers perceived poor salary, lack of promotion and lack of autonomy as the important causes of their job dissatisfaction.⁹⁸

Mannan (1983) conducted a case study in a large nationalized industrial enterprise to explore the demand for participation among industrial workers.⁹⁹

In a study on effect of need for achievement on the job performance - job satisfaction relationship conducted by Singh and Shrivastava (1983) reported that need for achievement is an important variable for performance and job satisfaction. It was found that satisfaction level was significantly higher among the high need for achievement group than the low need for achievement group and the relationship between job satisfaction and performance is positively significant. The study further revealed that cross cultural difference between Indian and American workers is also found in respect of the effect or need for achievement on job performance and job satisfaction relationship.¹⁰⁰

⁹⁸A. Khaleque and N. Chowdhury, "Perceived Importance of Job Facets and Overall Job Satisfaction of Top and Bottom Level Industrial Managers", *Proceedings of the third Asian Regional Conference of the International Association for Cross-Cultural Psychology*, Bangi, Malaysia, May 2-5, 1983.

⁹⁹Md. Abdul Mannan, "Demand For Participation Among Industrial Workers: A Case Study Of An Industrial Enterprise In Bangladesh", *The Dacca University Studies*, Part -C, vol. 4, no. 1, 1983, pp. 1-15.

¹⁰⁰A. P. Singh and S. Shrivastava, "Effect of Need for Achievement on the Job Performance-Job Satisfaction Relationship", *Indian Journal of Industrial Relations*, vol. 18, no. 3, 1983, pp. 437-442.

Mishra (1983) conducted a research on job satisfaction in peaceful and disturbed textile industries in India and explored that the employees of disturbed organization are more dissatisfied than the employees of a comparatively peaceful organization. The study also explored that job security, management policy and participation in decision making have a significant influence on overall job satisfaction. The researcher further found that respondents are dissatisfied when they compare themselves with persons who are at higher level in organizational hierarchy and are satisfied when they compare overall job satisfaction with persons at lower level in organizational hierarchy.¹⁰¹

The study conducted by Schmitt and Bebeian (1982) found a reciprocal relationship between job and life domains. That means satisfaction is one domain of a person's life spill-over into other areas.¹⁰²

Singhal and Srivastava (1982) explored that the ways for improving job satisfaction as perceived by the teachers as promotional opportunity, higher pay and working condition as the 1st, 2nd and 3rd important ways respectively. While, higher level bureaucratic personnel perceived working condition, revised pay and extreme line of procedure as the 1st, 2nd, 3rd important ways for improving job satisfaction. On the other hand, middle level bureaucrat perceived promotion, working condition and better pay as the 1st, 2nd and 3rd important aspects for their job satisfaction. It was further observed that pay is more important at the lower level than the higher level while promotion was perceived as more important to the higher level than the lower level.¹⁰³

Arnold and Feldman (1982) revealed that young workers have limited job tenure, lack of commitment to organization and perception of job insecurity leads to search for alternative jobs.¹⁰⁴

¹⁰¹V. Mishra, "Job Satisfaction in Peaceful and Disturbed Textile Industries", *Indian Journal of Industrial Relations*, vol. 18, no. 4, 1983, pp. 619-628.

¹⁰²N. Schmitt and A. G. Bebeian, "A Comparison of Lisrel and Two Stage Least Squares Analysis of Hypothesized Life-Job Satisfaction Reciprocal", *Journal of Applied Psychology*, vol. 67, 1982, pp. 806-817.

¹⁰³S. Singhal and C. Srivastava, "Job Satisfaction- A Needed Reconceptualisation", *Indian Journal of Industrial Relations*, vol. 18, no. 2, 1982, pp. 207-224.

¹⁰⁴H. J. Arnold and D. C. Feldman, "A Multivariate Analysis of the Determinants of Job Turnover", *Journal of Applied Psychology*, vol. 75, no. 3, 1982, pp. 350-360.

Sharit and Salvendy (1982) viewed that in addressing work design, it must determine in a systematic and scientific way how the work and the organizational structure might be designed or redesigned so as to minimize occupational stress. The study further viewed that in the field of scientific personnel selection, methodologies should be developed that would allow employees to identify prospective employees with lower resistance to stress in comparison to other employees.¹⁰⁵

Lee and Schuler (1982) reported that job satisfaction is significantly influenced by participation in management.¹⁰⁶

In a study conducted by Kalra (1981) on the managerial people who have recently changed their job in India reported that there are many reasons behind leaving the previous jobs. These include lack of growth opportunity (56%), poor salary (51%) and lack of job satisfaction (45%). Finally, the study viewed that job satisfaction is negatively correlated with turnover.¹⁰⁷

Kumar et al., (1981) concluded a research on expectations and job satisfaction of officers and supervisors in a public sector undertaking in India and found that job security, opportunity for advancement, pay according to merit and working condition are rated by both the supervisors and officers from the expectation point of view. The study further found that the presence of motivator factors give satisfaction and their absence do not give dissatisfaction.¹⁰⁸

The study conducted by Pareek and Keshore (1981) on the perceived importance of the need difference of two different levels of Malaysian bank managers and compare them with a mixed group of Indian managers explored that need perception does not vary with the Malaysian banks departmental heads and Indian middle managers show higher preference for motivators in comparison to the Malaysian top managers, middle managers and the management trainee. The study also explored that there was no difference between the perception of the Indian middle managers and Malaysian top managers.¹⁰⁹

¹⁰⁵J. Sharit and G. Salvandy, "Occupational Stress: Review and Reappraisal", *Human Factors*, vol. 24, no. 2, 1982, pp. 129-162.

¹⁰⁶C. Lee and R. S. Schuler, "A Constructive Replication and Extension of a Role and Expectancy Perception Model of Participation in Decision Making", *Journal of Occupational Psychology*, vol. 55, 1982, pp. 109-118.

¹⁰⁷S. K. Kalra, "Management Motivation- Why Indian Managers Change Their Jobs", *Indian Journal of Industrial Relations*, vol. 17, no. 1, 1981, pp. 89-98.

¹⁰⁸S. Kumar et al., "Expectations and Job Satisfaction of Officers and Supervisors in a Public Sector Undertaking", *Indian Journal of Industrial Relations*, vol. 16, no. 3, 1981, pp. 431-449.

¹⁰⁹V. Pareek and K. K. Keshore, "Preference of Motivator and Hygienic Factors in Jobs in Two Cultures", *Indian Journal of Industrial Relations*, vol. 17, no. 2, 1981, pp. 232-237.

In a study conducted by Tandon and Dhawan (1981) on variations in job satisfaction with age among blue and white collar workers in Indian observed that employees of different age groups exhibited different factors of job satisfaction. White collar employees were found highly satisfied than the blue-collar workers on two of the five factors of job satisfaction. The study further observed that white collar older employees' job satisfaction was influenced by opportunity to learn and training as challenge, while sense of desirable future was associated with younger white collar employees. It was also viewed that different strategies are needed to enhance the job satisfaction of younger blue-collar workers as compared to that of other employees.¹¹⁰

Bergmann (1981) found that job status is more important at the higher level than at the lower level.¹¹¹

Das (1981) examined the trend of work-stoppages and their effects in different industries located in different regions of Bangladesh, relationship of disputes with real wage, cost of living and productivity. The study gave general focus on the trend of work-stoppages and their effects in different industries.¹¹²

Habibullah (1980) reported that satisfaction with pay is significantly correlated with productivity. The study also reported negative correlation between education and productivity. It was further found that workers in general gave top priority on economic benefits. The study also viewed that recognition of employees should be given as a resourceful human being with emotion and sentiments rather than treating them as economic entities.¹¹³

Khalily (1980) conducted a study on security of private and public sector industrial labourers in Bangladesh. The study ascertained the socio-economic conditions, evaluated the existing social security measures and assessed the potentiality of introducing industrial life insurance as a tool to their security.¹¹⁴

¹¹⁰R. Tandon and Dhawan, "Variations in Job Satisfaction with Age Among Blue and White Collar Indian Workers", *Indian Journal of Industrial Relations*, vol. 16, no. 4, 1981, pp. 615-622.

¹¹¹T. J. Bergmann, "Managers and Their Organisations: An Alternative Approach to Multidimensional Job Satisfaction", *Journal of Occupational Psychology*, vol. 54, 1981, pp. 275-288.

¹¹²Jagadish Chandra Sukla Das, "Work-Stoppages And Their Effects On The Economy Of Bangladesh", *The Dacca University Studies*, Part C, vol. 2, no. 1, 1981, pp. 31-48.

¹¹³M. Habibullah, *Employee-Centered Supervision and Productivity in the Jute Industry*, Bureau of Business Research, Faculty of Commerce, Dhaka University, 1980.

¹¹⁴M. A. Baqui Khalily, *Security of Industrial Labourers in Bangladesh*, Bureau of Business Research, University of Dacca, 1980.

Rosenzweig and Porter (1979) showed that job involvement was positively correlated with work-effort, efficiency and performance.¹¹⁵

Khaleque (1979) conducted a study on repetitive work of cigar industry with female employees and revealed that respondents feel their work as simple and routine but they are satisfied with their job, they even do not feel boredom in their job. The study further revealed a significant positive correlation between performance and job satisfaction in short cycle repetitive work of cigar industry. In conclusion, the researcher viewed that some employees like simple jobs and the character of the person is more important in feelings of boredom at work rather than the nature of the job.¹¹⁶

Arvey and Dewhirst (1979) found positive relationship between education and satisfaction.¹¹⁷

Inkson (1978) observed that there is significant moderate effect or correlation between performance and intrinsic job factors but no correlation between performance and extrinsic factors.¹¹⁸

Weaver (1977) found that autonomy in work plays an important role in determining job satisfaction.¹¹⁹

In a study on perception of participation in departmental decision making in India by Malavia (1977) reported that there is a significant positive correlation between participation and job satisfaction and job effectiveness. The study further reported that personal variables are correlated with participation.¹²⁰

¹¹⁵M. P. Rosenzweig and L.W. Porter (eds.), "Organizational Behavior", *Annual Review of Psychology*, vol. 30, 1979.

¹¹⁶A. Khaleque, "Performance and Job Satisfaction in Short Cycled Repetitive Work", In R. G. Sell & P. Shipley (eds.) *Satisfaction in Work Design, Ergonomics and other Approaches*: London, Taylor and Francis, 1979.

¹¹⁷R. D. Arvey and H. D. Dewhirst, "Relationship Between Diversity of Interest, Age, Job Satisfaction and Performance", *Journal of Occupational Psychology*, vol. 52, 1979, pp. 17-23.

¹¹⁸J. H. K. Inkson, "Self-esteem as a Moderator of the Relationship Between Job Performance and Job Satisfaction", *Journal of Applied Psychology*, vol. 63, no. 2, 1978, pp. 243-247.

¹¹⁹C. N. Weaver, "Relationships Among pay, Race, Sex, Occupational Prestige, Supervision, Work Autonomy and Job Satisfaction in a National Sample Personnel", *Psychology*, vol. 30, 1977, pp. 437-445.

¹²⁰P. Malavia, "Perception of Participation in Departmental Decision Making: It's Relation with Job Satisfaction, Job Effectiveness and Personality Structure", *Indian Journal of Industrial Relations*, vol. 12, no. 4, 1977, pp. 429-442.

Robinowitz and Hall (1977) observed that Job involvement increased job satisfaction, reduced employee turnover, and increased motivation for hard and persistent work.¹²¹

Baird (1976) conducted a research on relationship of performance to job satisfaction in stimulating and nonstimulating jobs and explored that satisfaction with work is correlated with performance of stimulated jobs only and he viewed that the key variables in determining these relationships are the nature and use of feedback.¹²²

Mustofa and Sylvia (1976) conducted a study on a factor analysis approach to job satisfaction and explored that good relationship with co-workers is a matter of great significance in determining job satisfaction.¹²³

Campbell et al., (1976) conducted a study on the quality of American life and found negative correlation between education and job satisfaction.¹²⁴

The study conducted by Nicholson et al., (1976) on absence from work and job satisfaction revealed a positive correlation between age and job satisfaction.¹²⁵

Andrews and Whitley's (1975) study proved the significant impact of social and family life on job satisfaction. The study concluded that the working life of a person is not isolated from his/her social and family life.¹²⁶

Rahman (1975) explored the significance of financial incentives as a motivating force in increasing the productivity and focused on its significance in Bangladesh.¹²⁷

¹²¹Robinowitz and Hall, As quoted by A. Khaleque (1990), *Shilpa Monobingyan* (2nd ed.), Dhaka University, 1977, p. 282.

¹²²L.S. Baird, "Relationship of Performance to Job Satisfaction in Stimulating and Nonstimulating Jobs", *Journal of Applied Psychology*, vol. 51, no. 6, 1976, pp. 721-727.

¹²³H. Mustofa, and R. D. Sylvia, "A Factor Analysis Approach to Job Satisfaction", *Public Personnel Management*, vol. 4, 1976, pp. 165-172.

¹²⁴A. Campbell et al., *The Quality of American life*. New York: Russell Sage Foundation, 1976.

¹²⁵N. Nicholson et al., "Absence From Work and Job Satisfaction", *Journal of Applied Psychology*, vol. 61, 1976, pp. 728-737.

¹²⁶F. M. Andrews and S.B. Whitley, *Social Indicators of Well-being*. New York: Plenum Press. 1975.

¹²⁷A. H. M. Habibur Rahman, "Financial Incentive as a Motivating Tool", *The Dhaka University Studies*, vol. XXIII, Part A, 1975, pp. 138-143.

Habibullah (1974) observed that job status, promotional opportunity and participation in decision making are more important at the higher level than at the lower level employees. The study further revealed that autonomy in work is more important at the higher level than at the lower level. It was also found that justice and equality work as one of the most important incentives for all classes of managers. On the other hand, recognition and reward for good work was perceived as one of the most important incentives by the managers of Bangladesh¹²⁸

Locke and Whiting (1974) conducted a research on sources of satisfaction and dissatisfaction among solid waste management employees and explored that blue collar employees consider job security more important for their job satisfaction than higher level white collar employees.¹²⁹

Basu and Pestonjee (1974) conducted a research on executives and the satisfaction cycle revealed 'U' type of relationship between age and job satisfaction. The study further reported that motivators are more potent than hygiene factors in creating the feeling of satisfaction and dissatisfaction.¹³⁰

Porter et al. (1974) explored that there is a positive correlation between job status and job satisfaction.¹³¹

Singh and Pestonjee (1974) conducted a study on supervisory behaviour and job satisfaction and reported that supervisory behaviour has a significant impact on the job satisfaction. It was also suggested that employee centered supervision leads to a higher satisfied work force as compared to production centered supervision which is in line with "Human Relation" doctrine of management. The study viewed to attach on the first line supervision to enhance job satisfaction.¹³²

Wanous (1974) reported that overall relationship between job satisfaction and performance is slightly positive but the direction of causality is unclear. The study also revealed that job satisfaction and dissatisfaction spilled into extrinsic and intrinsic components, the findings showed that performance causes intrinsic satisfaction and extrinsic satisfaction causes performance.¹³³

¹²⁸M. Habibullah, *Motivation Mix*. Bureau of Economic Research. University of Dhaka, 1974.

¹²⁹E. A. Locke and R. T. Whiting, "Sources of Satisfaction and Dissatisfaction Among Solid Waste Management Employees", *Journal of Applied Psychology*, vol. 59, 1974, pp. 145-156.

¹³⁰G. Basu and D. M. Pestonjee, "Executives and the "Satisfaction Cycle". *Indian Journal of Industrial Relations*, vol. 9, no. 4, 1974, pp. 307-317.

¹³¹L. W. Porter et al., "Organisational Commitment, Job Satisfaction and Turnover Among Psychiatric Technicians", *Journal of Applied Psychology*, vol. 59, 1974, pp. 603-609.

¹³²A. P. Singh and Pestonjee, "Supervisory Behaviour and Job Satisfaction", *Indian Journal of Industrial Relations*, vol. 24, no. 3, 1974, pp. 407-416.

¹³³J. P. Wanous, "A Causal- correlational Analysis of the Job Satisfaction and Performance Relationship", *Journal of Applied Psychology*, vol. 59, no. 2, 1974, pp. 139-144.

Herman and Hulin (1973) conducted a study on managerial satisfaction and organizational roles and found that managerial level job satisfaction correlation was supported by the JDI (Job Descriptive Index) variables.¹³⁴

Porter and Steers (1973) conducted a study on factors affecting turnover and absenteeism and observed that job satisfaction was consistently and inversely related to turnover. In conclusion, the researchers viewed that there is no doubt about the inverse relationship between job satisfaction and turnover.¹³⁵

Schultz (1973) observed that a person with a high level of job satisfaction holds a positive attitude to the job while a person who is dissatisfied with his jobs holds a negative attitude about the job. Industry today focuses widespread attention on the ways of measuring and improving their worker's attitude.¹³⁶

Wanous and Lawler (1972) explored that promotional opportunity reflects an important role on overall job satisfaction.¹³⁷

Rao and Ganguly (1971) explored that occupational level is an important determinant of job satisfaction. Highly skilled personnel are more satisfied than the skilled personnel. It was further explored that that both motivator and hygiene factors contribute to job satisfaction and dissatisfaction for both the groups.¹³⁸

The study conducted by Sinha and Agarwala (1971) on job satisfaction and general adjustment of white collar workers in India observed positive correlation between satisfaction scores and different adjustment areas. Respondents with better adjustment scores with home, social and emotional areas tend to be more satisfied. The study further revealed that age, education, income and length of service are associated with job satisfaction and there is a strong tendency among the more educated workers to display greater dissatisfaction.¹³⁹

¹³⁴J. B. Herman and C. L. Hulin, "Managerial Satisfaction and Organisational roles: An Investigation of Porters needs Deficiency Scale", *Journal of Applied Psychology*, vol. 57, no. 2, 1973, pp. 118-124.

¹³⁵L. W. Porter and R. M. Steers, "Organisational, Work and Personal Factors in Employee Turnover and Absenteeism", *Psychological Bulletin*, vol. 80, 1973, pp. 151-176.

¹³⁶D. Schultz, *Psychology and Industry Today*, New York: The Macmillan Company, 1973.

¹³⁷J. P. Wanous, and E. E. Lawler, "Measurement and Meaning of Job Satisfaction", *Journal of Applied Psychology*, vol. 56, 1972, pp. 95-105.

¹³⁸G. V. S. Rao and T. Ganguly, "A Study of Perceived Need Satisfaction and Importance of Highly Skilled and Unskilled Personnel", *Indian Journal of Industrial Relations*, vol. 6, no. 3, 1971, pp. 277-287.

¹³⁹D. Sinha, and U. N. Agarwala, "Job Satisfaction and General Adjustment of Indian White Collar Workers", *Indian Journal of Industrial Relations*, vol. 6, no. 4, 1971, pp. 357-367.

The study conducted by Mukher (1970) on factor-analytic study of job satisfaction in India revealed four meaningful factors of different dimensions such as satisfaction with (i) supervision; (ii) salary; (iii) attitudes towards the management; and (iv) personal satisfaction with work. Factor II had three dimensions such as, (i) satisfaction with social and technical aspects; (ii) intrinsic self actualization aspects; and (iii) recognition through advancement which were both hygiene and motivator factors. And Factor III had four dimensions such as, (i) identification with one's organization; (ii) concern with one's work; (iii) sense of duty and responsibility; and (iv) self improvement with one's work. The study also viewed that job satisfaction is a multidimensional assessment of attitudes towards different aspects of job.¹⁴⁰

Smith et al., (1969) have suggested five job dimensions representing the most important characteristics of a job, which affect responses of the people. These are mentioned below:

The Work: The extent to which the job itself provides the individual with interesting tasks, opportunities for learning, and the chance to accept responsibility.

Pay: The amount of financial remuneration that is received and the degree to which this is perceived as equitable vis-a-vis others in the organization.

Promotional Opportunities: The chance for advancement in the hierarchy.

Supervision: The abilities of the superiors to provide technical assistance and behavioural support.

Co-workers: The degree to which fellow workers are technically proficient and socially supportive.¹⁴¹

Mills (1967) conducted a study in two large Australian industries and revealed that achievement, advancement and recognition were major contributors to job satisfaction but not dissatisfaction and policy and administration, relation with supervisors and competency of the supervisors appeared as major contributors to dissatisfaction but not satisfaction. The study also revealed that working condition, extra pay and advancement were sources of both satisfaction and dissatisfaction.¹⁴²

¹⁴⁰B. A. Mukher, "A Factor-analytic Study of Job Satisfaction", *Indian Journal of Industrial Relations*, vol. 5, no. 4, 1970, pp. 429-439.

¹⁴¹P.C. Smith et al., *The measurement of satisfaction in work & retirement*. Chicago: Rand McNally and Co., 1969.

¹⁴²J. D. Mills, "Job Satisfaction in Large Factories", *Personnel Practice Bulletin*, vol. 23, 1967, pp. 252-260.

Lawler and Porter (1967) revealed a theoretical model which indicates that performance leads to rewards which in turn leads to satisfaction. Finally, the researchers viewed that performance leads to satisfaction rather than satisfaction leading to performance.¹⁴³

Wernimount (1966) conducted a study on engineers and accountants and observed that achievement, work itself and responsibility were mentioned most often in describing satisfaction and lack of achievement and recognition were most often mentioned in describing dissatisfaction. The study further observed that both intrinsic and extrinsic factors can be sources of satisfaction and dissatisfaction.¹⁴⁴

Foumet et al., (1966) viewed that top level employees are more satisfied than the bottom level employees. The study further explored that the following factors as the important determinants of job satisfaction:

1. Personal factors of the employees: such as age, sex, education, experience, marital status and health;
2. Job related factors: such as wage, job content, working condition, promotional opportunity, job status, job security, supervision, co-workers, autonomy in work, work schedule, participation in decision making, reward and recognition, communication, monotony and levels of occupation;
3. Socio-cultural factors such as: personal life, family life and social life.¹⁴⁵

Porter and Lawler (1965) found that job satisfaction is influenced positively by the levels of occupational hierarchy.¹⁴⁶

Vroom (1964) explored four major types of factors associated with job satisfaction such as: (a) personal factors (e.g. health, age, experience etc.); (b) job related factors (e.g., job content, working conditions, fringe benefits, supervision, autonomy etc.); (c) socio-cultural factors (e.g., family life, sociopolitical participation etc.); and (d) psychological factors (e.g., life stress, work stress, achievement motivation etc.). The

¹⁴³E. E. Lawler and L.W. Porter, "The Effect of Performance on Job Satisfaction", *Industrial Relations*, vol. 7, no. 1, 1967, pp. 20-28.

¹⁴⁴P. F. Wernimount, "Intrinsic and Extrinsic Factors in Job Satisfaction", *Journal of Applied Psychology*, vol. 50, no. 1, 1966, pp. 41-50.

¹⁴⁵G. P. Fournet et al., "Job Satisfaction: Issues and Problems", *Personnel Psychology*, vol. 19, 1966, pp. 165-18.

¹⁴⁶L. W. Porter and E. E. Lawler, "Properties of Organizational Structure in Relation to Job Attitudes and Job Behavior", *Psychological Bulletin*, vol. 64, 1965, pp. 23-51.

study also found the median correlation between satisfaction and performance was .14 with a range of .86 to -.31 and concluded that there was no correlation between job satisfaction and performance. The researcher examined seven studies dealing with satisfaction-turnover relationship. In all the studies he revealed an inverse relation between satisfaction and turnover and concluded that there is a consistent negative correlation between job satisfaction and turnover.¹⁴⁷

Ewen (1964) conducted an exploratory study for determining the generality of Herzberg's two-factor theory on the responses of 1021 full-time life insurance agents and revealed that salary was both a source of satisfaction and dissatisfaction. The study further revealed that work itself is a source of satisfaction as opposed to the Herzberg's theory predicted but both prestige and recognition cause satisfaction and dissatisfaction. Finally, it was viewed that there is no justification for generalizing the Herzberg's results beyond the situation in which they were obtained.¹⁴⁸

A study conducted by Hulin and Smith (1964) on sex differences in job satisfaction revealed that sex alone is not a vital factor in influencing job satisfaction, there might remain other factors such as pay, promotional opportunity, job level which prevail on sex in causing the difference in job satisfaction.¹⁴⁹

Lawler and Porter (1963) revealed that there is positive correlation between wage and job satisfaction.¹⁵⁰

Porter (1962) conducted a study on job attitudes in management and revealed that lower level managers are more dissatisfied than the higher level managers.¹⁵¹

Herzberg et al., (1957) conducted a study on the engineers and accountants and revealed that satisfaction variables are different from dissatisfaction variables. They

¹⁴⁷V. H. Vroom. *Work and Motivation*. New York: John Wiley, 1964.

¹⁴⁸R. B. Ewen, "Some Determinants of Job Satisfaction: A Study of the Generality of Herzberg's Theory", *Journal of Applied Psychology*, vol. 48, no. 3, 1964, pp. 161-163.

¹⁴⁹C. L. Hulin, and P. C. Smith, "Sex Differences in Job Satisfaction", *Journal of Applied Psychology*, vol. 48, no. 2, 1964, pp. 88-92.

¹⁵⁰E. E. Lawler and L. W. Porter, "Perceptions Regarding Management Compensation", *Industrial Relations*, vol. 3, 1963, pp. 41-49.

¹⁵¹L. W. Porter. "Job Attitudes in Management: Perceived Deficiency in need fulfillment as a function of Job Level", *Journal of Applied Psychology*, vol. 46, 1962, pp. 375-384.

found that satisfaction variables such as achievement, recognition, advancement, work itself, possibility for growth and responsibility can only give satisfaction and in absence of these factors, people do not get dissatisfied. On the other hand, hygiene factors such as pay, job security, working condition, job status, peer relations, quality of supervision, company policy and administration etc., cannot give satisfaction but in the absence of these factors people will become dissatisfied. The study also found that recognition for good work has been perceived as the 4th most important factor by workers for their job satisfaction and job security is perceived as the most important determinant of job satisfaction. The study further revealed that wage is a potential source of dissatisfaction rather than a satisfier. Thus, it was concluded that satisfaction variables are unidirectional in their effects.¹⁵²

Brayfield and Crockett (1955) observed that there was no relationship between job satisfaction and performance which opposed the popular 'Human Relation' view that a satisfied worker is a more productive worker.¹⁵³

Morse (1953) found in a study that 65% female and 45% male workers were happy in their job.¹⁵⁴

While investigating satisfaction on the job Herzberg et al., (1952) identified motivation factors and hygiene factors. He concluded that motivation factors (e.g. achievement recognition, advancement, responsibility, growth and work itself) lead to satisfaction on the job and factors like company policy and administration, supervision, relationship with supervisor, work conditions, salary, relationships with peers, personal life, relationship with subordinates, status, and security may lead to job dissatisfaction. It has been also observed that all the motivation factors are intrinsic factors and are within the periphery of the job, while all the hygiene factors are extrinsic and are outside the periphery of the job.¹⁵⁵

¹⁵²F. Herzberg et al., "Job Attitudes. Review of Research and Opinion", *Pittsburgh. Psychological service of Pittsburgh*, 1957.

¹⁵³A. H. Brayfield and W. H. Crockett, "Employee Attitudes and Performance", *Psychological Bulletin*, vol. 52, 1955, pp. 396-428.

¹⁵⁴N. C. Morse, "Satisfaction in the white collar job", *University of Michigan*, Survey Research Center, Ann Arbor, 1953.

¹⁵⁵F. Herzberg et al., *The Motivation to Work*. New York: John Willy & Sons, 1952.

In a study conducted by Stockford and Kunze (1950) on psychology and pay check explored that because of lower ambition and financial need women employees are more satisfied than male employees.¹⁵⁶

The study conducted by Jurgensen (1947) on selected factors which influence job preferences reported that good relation with colleagues is more important than nature of work, salary, job status and promotional opportunity.¹⁵⁷

Blum and Russ (1942) found that job security was rated as the 2nd most important incentives to motivation as perceived by the employees.¹⁵⁸

Cole (1940) conducted a survey on employee attitude and found that men had greater job satisfaction than women.¹⁵⁹

Vernon (1931) found that the need satisfaction studies emphasized that if the job failed to gratify employees' needs of various categories, need-deprivation would tend to cause absenteeism. Fair salary, pleasant working conditions, good team-work, participation, feeling of belongingness, opportunity for conversation, and ego-involvement were observed as factors affecting job satisfaction.¹⁶⁰

In a study conducted by Putnam (1930) on improving employee relations explored that the relationship between the first line supervisors and the individual workman is more important in determining the attitude, morale, general happiness and efficiency of employees than any other single factor.¹⁶¹

¹⁵⁶L. O. Stockford, and K. R. Kunze, "Psychology and Pay Check", *Personnel*, vol. 27, 1950, pp. 129-143.

¹⁵⁷C. E. Jurgensen, "Selected Factors Which Influence Job Preferences", *Journal of Applied Psychology*, vol. 31, no. 6, 1947, pp. 553-563.

¹⁵⁸M. Blum, and J. Russ, "A Study of Employee Attitudes Towards Various Intensives", *Personnel*, 1942, pp.19, 348- 444.

¹⁵⁹R. J. Cole, "A survey of employee attitude, public Opinion", *Quarterly*, vol. 4, 1940, pp. 494-506.

¹⁶⁰H. M. Vernon, and T. Bedford, "The Absenteeism of Miners in Relation to Short-time and Other Conditions", *Industrial Health Research Board*, Report No. vol. 62, H.M.S.O., London. 1931.

¹⁶¹M. L. Putnam, "Improving Employee Relations", *Personnel Journal*, vol. 8, 1930, pp. 314-325.

CHAPTER THREE

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CHAPTER THREE

METHODOLOGY AND PROCEDURES

3.1 Research Settings

Research results may vary due to differences in banking organizations. For this reason, it is significant to give a profile of the sample banks. Among the public and private sector commercial banks currently in operation in Bangladesh, two banks were selected from public sector and twenty banks were selected from private sector randomly for the purpose of the present study. In the following paragraphs, a brief profile for each of the sample banks has been presented alphabetically.

3.1.1 Selected Banks Profile

Public Sector Commercial Banks

Janata Bank Limited¹⁶²

Janata Bank Limited, one of the state owned commercial banks in Bangladesh, has an authorized capital of Tk. 20000 million (approx. US\$ 289.85 million), paid up capital of Tk. 5000.00 million, reserve of Tk.8202.00 million and retained surplus Tk. 2737.00 million. The Bank has a total asset of Tk. 282423.00 million as on 30th November 2009. Immediately after the emergence of Bangladesh in 1971, the erstwhile United Bank Limited and Union Bank Limited were renamed as Janata Bank. On 15th November, 2007 the bank has been corporatized and renamed as Janata Bank Limited. Janata Bank Limited operates through 851 branches including 4 overseas branches at United Arab Emirates. It is linked with 1202 foreign correspondents all over the world. The Bank has more than 13 thousand employees. The mission of the bank is to actively participate in the socio- economic development of the nation by operating a commercially sound banking organization, by providing credit to viable borrowers, by delivering efficient service and by competitive pricing, simultaneously protecting depositors' funds and providing a satisfactory return on equity to the owners.

¹⁶² <http://www.janatabank-bd.com>, accessed January 15, 2010.

Sonali Bank Limited¹⁶³

Soon after independence of the country Sonali Bank emerged as the largest and leading Nationalized Commercial Bank by proclamation of the Banks' Nationalization Order 1972 (Presidential Order-26) liquidating the then National Bank of Pakistan, Premier Bank and Bank of Bhawalpur. As a fully state owned institution, the bank had been discharging its nation-building responsibilities by undertaking government entrusted different socio-economic schemes as well as money market activities of its own volition, covering all spheres of the economy. The bank has been converted to a Public Limited Company with 100% ownership of the government and started functioning as Sonali Bank Limited from November 15, 2007 taking over all assets, liabilities and business of Sonali Bank. After corporatization, the management of the bank has been given required autonomy to make the bank competitive & to run its business effectively. It has around 21,839 employees. The bank operates a total of 1184 branches including branches in urban areas-341, rural areas- 841, and overseas branches-2. Its Authorized Capital is Taka 10.00 billion and Paid-up Capital is Taka 09.00 billion.

Private Sector Commercial Banks

AB Bank Limited¹⁶⁴

AB Bank Limited, the first private sector bank was incorporated in Bangladesh on 31st December 1981 as Arab Bangladesh Bank Limited and started its operation with effect from April 12, 1982. The bank has Authorized Capital of Taka 2000 million and its Paid-up Capital is Taka 743 million. During the last 27 years, AB Bank Limited has opened 77 Branches in different Business Centers of the country, one foreign Branch in Mumbai, India and also established a wholly owned Subsidiary Finance Company in Hong Kong in the name of AB International Finance Limited. To facilitate cross border trade and payment related services, the Bank has correspondent relationship with over 220 international banks of repute across 58 countries of the World. Vision Statement of the bank is "To be the trendsetter for innovative banking with excellence & perfection", and the mission is to be the best performing bank in the country.

¹⁶³ <http://www.sonalibank.com.bd>, accessed January 15, 2010.

¹⁶⁴ <http://www.abbank.com.bd>, accessed January 15, 2010.

Bank Asia Limited¹⁶⁵

Bank Asia Limited started its operation on 27th November of 1999. Its Authorized Capital is Taka 4450 million and Paid-up Capital is Taka 1744 million. It operates 32 branches. The bank employs 720 employees including 703 officers and 17 non-officers.

BRAC Bank¹⁶⁶

BRAC Bank was established on 4th July 2001 with a view to " Building a profitable and socially responsible financial institution focused on Markets and Business with growth potential, thereby assisting BRAC and stakeholders in building a "just, enlightened, healthy, democratic and poverty free Bangladesh". Its Authorized Capital is Taka 1000 million and Paid-up Capital is Taka 250 million. BRAC Bank employs 5906 people including 3489 officers and 2417 non-officers.

City Bank¹⁶⁷

City Bank is one of the oldest private Commercial Banks operating in Bangladesh. It is one of the oldest five top Commercial Banks in the country which started their operations in 1983. The Bank started its journey on 27th March 1983 through opening its first branch at B. B. Avenue Branch in the capital, Dhaka city. It was the visionary entrepreneurship of around 13 local businessmen who braved the immense uncertainties and risks with courage and zeal that made the establishment & forward march of the bank possible. Those sponsor directors commenced the journey with only Taka 3.4 crore worth of Capital, which now is a respectable Taka 330.77 crore as capital & reserve. The bank currently has 84 online branches and 5 SME centers spread across the length & breadth of the country that include a full fledged Islami Banking branch. Besides these traditional delivery points, the bank is also very active in the alternative delivery area. It currently has 25 ATMs of its own; and ATM sharing arrangement with a partner bank that has 225 ATMs in place; SMS Banking; Interest Banking and so on. Soon its Customer Call Center is going to start operation. It employs 1993 people including 1405 officers and 588 non-officers.

¹⁶⁵ ব্যাংক ও আর্থিক প্রতিষ্ঠানসমূহের কার্যবর্ণী ২০০৭-২০০৮, অর্থ বিভাগ, অর্থ মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, ২০০৮।

¹⁶⁶ <http://www.bracbank.com>, accessed January 15, 2010.

¹⁶⁷ <http://www.thecitybank.com.bd>, accessed January 15, 2010.

Dutch-Bangla Bank Limited¹⁶⁸

Dutch-Bangla Bank started its operation on 3rd June 1996 and it is Bangladesh's first joint venture bank. Its Authorized Capital is Taka 1000 million and Paid-up Capital is Taka 1000 million. It has 49 branches and 789 employees. The bank was an effort by local shareholders spearheaded by M Sahabuddin Ahmed (founder chairman) and the Dutch company FMO. From the outset, the bank has been focusing on financing high-growth manufacturing industries in Bangladesh. DBBL was the first bank in Bangladesh to be fully automated. The Electronic-Banking Division was established in 2002 to undertake rapid automation and bring modern banking services into this field. Full automation was completed in 2003 and hereby plastic money introduced to the Bangladeshi masses. DBBL also operates the nation's largest ATM fleet and in the process drastically cuts consumer costs and fees by 80%. DBBL's other focus is Corporate Social Responsibility (CSR). Even though CSR is now a cliché, DBBL is the pioneer in this sector and termed the contribution simply as 'social responsibility'. Due to its investment in this sector, DBBL has become one of the largest donors and the largest bank donor in Bangladesh. The bank has won numerous international awards by virtue of its unique approach as a socially conscious bank. The mission of the bank is- Dutch-Bangla Bank engineers enterprise and creativity in business and industry with a commitment to social responsibility. "Profits alone" do not hold a central focus in the Bank's operation; because "man does not live by bread and butter alone". Dutch-Bangla Bank dreams of better Bangladesh, where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics will make all our lives worth living. DBBL's essence and ethos rest on a cosmos of creativity and the marvel-magic of a charmed life that abounds with spirit of life and adventures that contributes towards human development.

¹⁶⁸ <http://www.dutchbanglabank.com>, accessed January 15, 2010.

Eastern Bank Limited (EBL)¹⁶⁹

Tracing its origin back to 1992, EBL is serving the individual and corporate clientele alike with remarkable success offering innovative banking services since then. The vision of the bank is to become the bank of choice by transforming the way we do business and by developing a truly unique financial institution that delivers superior growth and financial performance and be the most recognizable brand in the financial services in Bangladesh. It has some missions as delivering service excellence to all our customers, both internal and external, challenging own systems, procedures and training to maintain a cohesive and professional team in order to achieve service excellence, and create an able environment and embrace a team based culture where people will excel. We will ensure to maximise shareholder's value. The EBL Management Team or Management Committee (ManCom) comprises a group of eleven people and each of them comes with an international working background and is committed to leveraging their experiences to take EBL to greater heights by ensuring top line revenues with dynamic capabilities. It has 30 branches and 716 employees including 653 officers and 63 non-officers. Its Authorized Capital is Taka 3300 million and Paid-up Capital is Taka 1035 million.

HSBC¹⁷⁰

HSBC is one of the largest banking and financial services organizations in the world. It started its operation in Bangladesh on 17 December 1996. Presently it has 8 branches, 1 cash booth and 22 ATM booths. HSBC's international network comprises around 8,500 offices in 86 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. With listings on the London, Hong Kong, New York, Paris and Bermuda stock exchanges, shares in HSBC Holdings pic are held by around 220,000 shareholders in 119 countries and territories. The shares are

¹⁶⁹ <http://www.ebl-bd.com>, accessed January 15, 2010.

¹⁷⁰ <http://www.hsbc.com>, accessed January 15, 2010.

traded on the New York Stock Exchange in the form of American Depositary Receipts. The HSBC Group has an international pedigree which is unique. Many of its principal companies were opened for business over a century ago and they have a history which is rich in variety and achievement. The HSBC Group is named after its founding member, The Hongkong and Shanghai Banking Corporation Limited, which was established in 1865 to finance the growing trade between China and Europe. Its Paid-up Capital is Taka 2565 million.

IFIC Bank¹⁷¹

International Finance Investment and Commerce Bank Limited (IFIC Bank) is a banking company incorporated in the People's Republic of Bangladesh with limited liability. It was set up in 1976 as a joint venture between the Government of Bangladesh and sponsors in the private sector with the objective of working as a finance company within the country and setting up joint venture banks/financial institutions abroad. The Government held 49 per cent shares and the sponsors and general public held the rest 51 per cent. In 1983 when the Government allowed banks in the private sector, IFIC was converted into a full-fledged commercial bank. The Government of the People's Republic of Bangladesh now holds 35% of the share capital of the Bank. Leading industrialists of the country having vast experience in the field of trade and commerce own 34% of the share capital and the rest is held by the general public. The missions of the Bank include providing service to the clients with the help of a skilled and dedicated workforce, committed to the welfare and economic prosperity of the people and the community, and in an intensely competitive and complex financial and business environment, it particularly focuses on growth and profitability of all concerned. It has 69 branches and employs 2070 people including 1458 officers and 612 non-officers. The bank has Authorized Capital of Taka 1600 million and Paid-up Capital is Taka 1342 million.

¹⁷¹ <http://www.ificbankbd.com>, accessed January 15, 2010.

Islami Bank Bangladesh Limited¹⁷²

The establishment of Islami Bank Bangladesh Limited on March 13, 1983, is the true reflection of the inner urge of its people, which started functioning from March 30, 1983. This Bank is the first of its kind in Southeast Asia. It is committed to conducting all banking and investment activities on the basis of interest-free profit-loss sharing system. In doing so, it has unveiled a new horizon and ushered in a new silver lining of hope towards materializing a long cherished dream of the people of Bangladesh to do their banking transactions in line with what is prescribed by Islam. With the active co-operation and participation of Islamic Development Bank (IDB) and some other Islamic banks, financial institutions, government bodies and eminent personalities of the Middle East and the Gulf countries, Islami Bank Bangladesh Limited has by now earned the unique position of a leading private commercial bank in Bangladesh. Aims and Objectives of the bank include conducting interest-free banking, establishing participatory banking instead of banking on debtor-creditor relationship, investing on profit and risk sharing basis, accepting deposits on Mudaraba & Al-Wadeah basis, establishing a welfare-oriented banking system, extending co-operation to the poor, the helpless and the low-income group for their economic upliftment, playing a vital role in human development and employment generation, contributing towards balanced growth and development of the country through investment operations particularly in the less developed areas, and contributing to achieving the ultimate goal of Islamic economic system. Its Authorized Capital is Tk.10,000.00 million and Paid-up Capital is Tk.6,177.00 million. Number of Branches of the bank are 211. It employs 9616 people.

¹⁷² <http://www.islamibankbd.com>, accessed January 15, 2010.

National Bank Limited¹⁷³

National Bank Limited was born as the first hundred percent Bangladeshi owned Bank in the private sector. From the very inception, it was the firm determination of National Bank Limited to play a vital role in the national economy. We are determined to bring back the long forgotten taste of banking services and flavors. We want to serve each one promptly and with a sense of dedication and dignity. The then President of the People's Republic of Bangladesh Justice Ahsanuddin Chowdhury inaugurated the bank formally on March 28, 1983 but the first branch at 48, Dilkusha Commercial Area, Dhaka started commercial operation on March 23, 1983. The 2nd Branch was opened on 11th May 1983 at Khatungonj, Chittagong. At present, NBL has been carrying on business through its 106 branches spread all over the country. Since the very beginning, the bank has exerted much emphasis on overseas operations and handled a sizable quantum of home bound foreign remittance. It has been drawing arrangements with 415 correspondents in 75 countries of the world, as well as with 37 overseas Exchange Companies located in 13 countries. NBL was the first domestic bank to establish agency arrangements with the world famous Western Union in order to facilitate quick and safe remittance of the valuable foreign exchanges earned by the expatriate Bangladeshi nationals. This means that the expatriates can remit their hard-earned money to the country with much ease, confidence, safety and speed. Vision of the bank is to ensure highest standard of clientele services through the best application of the latest information technology, to make due contribution to the national economy and establishing itself firmly at home and abroad as a front ranking bank of the country.

¹⁷³ <http://www.nblbd.com>, accessed January 15, 2010.

NCC Bank Limited¹⁷⁴

National Credit and Commerce Bank Ltd. bears a unique history of its own. The organization started its journey in the financial sector of the country as an investment company back in 1985. The aim of the company was to mobilize resources from within and invest them in such way so as to develop country's Industrial and Trade Sector and play a catalyst role in the formation of capital market as well. Its membership with the browse helped the company to a great extent in this regard. The company operates 54 branches. Its Authorized Capital is Taka 2500 million and Paid-up Capital is Taka 1758 million. Its mission is to mobilize financial resources from within and abroad to contribute to Agricultures, Industry & Socio-economic development of the country and to pay a catalytic role in the formation of capital market, and the vision of the bank is to become the Bank of choice in serving the Nation as a progressive and Socially Responsible Financial Institution by bringing credit & commerce together for profit and sustainable growth. It employs 1350 employees including 1050 officers and 300 non-officers.

ONE Bank Limited¹⁷⁵

ONE Bank Limited was incorporated in May, 1999 with the Registrar of Joint Stock Companies under the Companies Act. 1994, as a commercial bank in the private sector. The name 'ONE Bank' is derived from the insight and long cherished feelings of the promoters to reach out to the people of all walks of life and progress together towards prosperity in a spirit of oneness. The visions of the bank include establishing ONE Bank Limited as a Role Model in the Banking Sector of Bangladesh and meeting the needs of our Customers, providing fulfillment to our People and creating Shareholder Value. Missions of OBL are: to constantly seek to better serve our Customers, to be pro-active in performing our Social Responsibilities, to review all business lines regularly and develop the Best Practices in the industry, and ensure working environment to be supportive of Teamwork, enable the Employees to perform to the very best of their abilities. It has 30 branches and employs 782 people. Its Authorized Capital is Taka 1200 million and Paid-up Capital is Taka 1299 million.

¹⁷⁴ <http://www.nccbank.com.bd>, accessed January 15, 2010.

¹⁷⁵ <http://www.onebankbd.com>, accessed January 15, 2010.

Prime Bank Limited¹⁷⁶

Prime Bank was established on 17th April in 1995. The bank has its Authorized Capital of Taka 4000 million and Paid-up Capital of Taka 2844 million. It operates 65 branches and employs 1565 employees including 1544 officers and 21 non-officers.

Shahjalal Islami Bank Limited (SJIBL)¹⁷⁷

Shahjalal Islami Bank Limited (SJIBL) commenced its commercial operation in accordance with principle of Islamic Shariah on the 10th May 2001 under the Bank Companies Act, 1991. During last eight years SJIBL diversified its service coverage by opening new branches at different strategically important locations across the country offering various service products both investment & deposit. Islamic Banking, in essence, is INTEREST-FREE banking business. It generates real income and thus boosts GDP of the economy. The vision of the bank is to be the unique modern Islami Bank in Bangladesh and make significant contribution to the national economy and enhance customers' trust & wealth, quality investment, employees' value and rapid growth in shareholders' equity. Its Authorized Capital is Tk. 4,000 million and Paid up Capital is Tk. 2,245.98 million. It has 51 Branches. The bank has around 1109 employees.

Social Islami Bank Limited¹⁷⁸

The formal corporate sector, this bank would, among others, offer the most up-to date banking services through opening of various types of deposit and investment accounts, financing trade, providing letters of guarantee, opening letters of credit, collection of bills effecting domestic and international transfer, leasing of equipment and consumer durables, hire purchase and installment sale for capital goods, investment in low-cost housing and management of real estates, participatory

¹⁷⁶ স্মারক ও আর্থিক প্রতিষ্ঠানসমূহের কার্যবিধি ২০০৭-২০০৮, অর্থ বিভাগ, অর্থ মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, ২০০৮।

¹⁷⁷ <http://www.shahjalalbank.com.bd>, accessed January 15, 2010.

¹⁷⁸ <http://www.sibibd.com>, accessed January 15, 2010.

investment in various industrial, agricultural, transport, educational and health projects and so on. In the Non-formal non-corporate sector, it would, among others, involve in cash Waqf Certificate and development and management of WAQF and MOSQUE properties, and Trust funds. The missions of the bank are high quality financial services the latest technology, fast, accurate and satisfactory customer service, balanced & sustainable growth strategy, optimum return on shareholders' equity, introducing innovative Islamic Banking products, attracting and retaining high quality human resources, empowering real poor families and creating local income opportunities, and providing support for social benefit organizations - by way of mobilizing funds and social services. Its vision- Social Islami Bank Ltd started its journey with the concept of 21st Century Islamic participatory three sector banking model: i) Formal Sector- Commercial Banking with latest technology; ii) Non-Formal Sector - Family Empowerment Micro-Credit & Micro-enterprise program and iii) Voluntary Sector - Social Capital mobilization through CASH WAQF and others. Finally, "Reduction of Poverty Level" is our Vision, which is a prime object as stated in Memorandum of Association of the Bank with the commitment "Working Together for a Caring Society".

Southeast Bank Limited¹⁷⁹

Southeast Bank Limited is a scheduled commercial bank in the private sector established under the ambit of Bank Company Act, 1991 and incorporated as a Public Limited Company under Companies Act, 1994 on March 12, 1995. The Bank started commercial banking operations on May 25, 1995. During this short span of time the Bank has succeeded in positioning itself as a progressive and dynamic financial institution in the country. The bank has been widely acclaimed by the business community, from small entrepreneurs to large traders and industrial conglomerates including the top-rated corporate borrowers, for its forward-looking business outlook and innovative financial solutions. Thus within this very short period of time it has been able to create an image and earn significant reputation in the country's banking sector as a Bank with Vision. Presently, it has 46 branches. Southeast Bank Limited

¹⁷⁹ <http://www.sebankbd.com>, accessed January 15, 2010.

has been licensed by the Government of Bangladesh as a Scheduled commercial bank in the private sector in pursuance of the policy of liberalization of banking and financial services and facilities in Bangladesh. In view of the above, the Bank, within a period of 14 years of its operation, achieved remarkable success fully meeting capital adequacy requirement of Bangladesh Bank. As evident from the financial statements for the last 10 years, it has been growing rapidly as one of the leaders of the new generation banks in the private sector in term of business and profitability. Number of Branches of the bank are 46 as on 31/12/2008 and it employs 1231 persons as on 31/12/2008. its Authorised Capital is Taka 3,500.00 million and Paid-up Capital is Taka 2,852.20 million.

Standard Bank Limited (SBL)¹⁸⁰

Standard Bank Limited (SBL) was incorporated as a Public Limited Company on May 11, 1999 under the Companies Act, 1994 and the Bank achieved satisfactory progress from its commercial operations on June 03, 1999. SBL has introduced several new products on credit and deposit schemes. It also goes for Corporate and Retail Banking etc. The Bank also participated in fund Syndication with other Banks. Through all these myriad activities SBL has created a positive impact in the Market. Vision of the bank is- the bank would serve as partner and advisor of the clientele in trade, commerce and industry. The objectives of the bank are to be a dynamic leader in the financial market in innovating new products as to the needs of the society, to earn positive economic value addition (EVA) each year to come, to top the list in respect of cost efficiency of all the commercial Banks, and become one of the best financial institutions in Bangladesh economy participating in the most significant segments of business market that we serve. It has about 39 branches. It has 655 employees including 490 officers and 165 non-officers. It has Authorized Capital of Taka 3000 million and Paid-up Capital of Taka 1967 million.

¹⁸⁰ <http://www.standardbankbd.com>, accessed January 15, 2010.

Standard Chartered Bank¹⁸¹

Standard Chartered Bank is the largest international bank in Bangladesh with 25 Branches and 50 ATMs; employing over 1,300 people. Standard Chartered Bank started its journey in Bangladesh in 1905. It is the only foreign bank in the country present in 6 cities – Dhaka, Chittagong, Khulna, Sylhet, Bogra and Narayanganj including the country's only offshore banking units inside Dhaka Export Processing Zone (DEPZ) at Savar and Chittagong Export Processing Zone (CEPZ). It has around 1134 employees including both officers and non-officers. It operates 27 branches and 41 ATM booths.

United Commercial Bank Ltd.¹⁸²

United Commercial Bank Ltd. started its journey on 29th June 1983. Its Authorized Capital is Taka 1000 million and Paid-up Capital is Taka 299 million. The bank has a total of 84 branches around the country with 2260 employees including 1474 officers and 786 non-officers.

Uttara Bank Limited¹⁸³

UBL is one of the largest private banks in Bangladesh established on 28th January 1965 under the name of Eastern Banking Corporation and later in 1972 it was nationalized and named as UBL. It operates through 211 fully computerized branches ensuring best possible and fastest services to its valued clients. The bank has more than 600 foreign correspondents worldwide. Total number of employees is nearly 3,562. The Board of Directors consists of 13 members. The bank is headed by the Managing Director who is also the Chief Executive Officer. Its Authorized Capital is Taka 1600 million and Paid-up Capital is Taka 800 million.

¹⁸¹ <http://www.standardchartered.com/bd>, accessed January 15, 2010.

¹⁸² ব্যাংক ও আর্থিক প্রতিষ্ঠানসমূহের কার্যাবলী ২০০৭-২০০৮, অর্থ বিভাগ, অর্থ মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, ২০০৮।

¹⁸³ <http://www.uttarabank-bd.com>, accessed January 15, 2010.

3.2 The Study Variables

The variables covered in the study are as follows:

Independent variables:

- Type of ownership of the banks i.e., public and private sectors;
- Job-status of the employees i. e., officer and non-officer;
- Personal variables such as sex, marital status, educational qualification, age and experience;
- Job-related variables such as working hours, salary, work, promotion, supervision and co-workers; and
- Variables outside the job such as personal life, family life and social life.

Dependent variables:

Main dependent variable:

- Job satisfaction;

Other dependent variables:

- Job involvement;
- Job stress; and
- Propensity to quit the job.

3.3 Study Population and Sample

3.3.1 Study Population

The study population defined for the research work was limited to the total number of employees of the selected (proportionally) two public and twenty private sector banks of Bangladesh, i.e., 77,165 as on 30th June 2008.¹⁸⁴ The information regarding the employees of the selected banks (Appendix-A) was obtained from the year book of 'Activities of the Banks and Financial Institutions' (ব্যাংক ও আর্থিক প্রতিষ্ঠানসমূহের কার্যবলী) 2007-2008, published by Finance Department, Ministry of Finance, Government of People's Republic of Bangladesh, published in the year of 2008.

¹⁸⁴ ব্যাংক ও আর্থিক প্রতিষ্ঠানসমূহের কার্যবলী ২০০৭-২০০৮, অর্থ বিভাগ, অর্থ মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, ২০০৮।

3.3.2 Sample Design

3.3.2.1 Selection of the Number of Commercial Banks

Total number of commercial banks in Bangladesh = 43

Total number of public sector commercial banks = 4

Total number of private sector commercial banks = 39

50% number of the public sector commercial banks = $4 \times 50\% = 2$

50% number of the private sector commercial banks = $39 \times 50\% = 19.5 = 20$ rounded to the next higher integer

3.3.2.2 Sample Size Determination¹⁸⁵

The sample size has been determined considering the following assumptions:

- a) Total number of employees is selected randomly from the public and private sector commercial banks.
- b) The sample percentage is normally distributed.

Here, given study population size $N = 77,165$ (Total number of employees of the selected public (02) and private (20) sector commercial banks is 77,165)

The desired sample size 'n' would be $n = \frac{pqz^2}{D^2}$

Where, n = size of the sample;

p = estimated proportion of successes, here it is 50% i.e., 0.5;

$q = 1 - p$, or estimated proportion of failures, i.e., $1 - 0.5 = 0.5$;

z = standard normal deviate, usually set at 1.96 corresponds to 95% confidence limit;

D = level of precision, here it is 0.05.

Therefore, the sample size $n = \frac{pqz^2}{D^2}$

$$= \frac{0.5(0.5)(1.96)^2}{(0.05)^2}$$

$$= 384.16$$

$$= 385 \text{ rounded to the next higher integer}$$

¹⁸⁵ Naresh K. Malhotra, *Marketing Research: An Applied Orientation*, 4th ed. (Upper Saddle River, NJ USA and Dorling Kindersley Ltd. London UK: Pearson Prentice Hall, 2006):376-378.

3.3.2.3 Allocation of Sample Size in Different Strata under Proportional Allocation Method

The distribution of the bank employees is shown below:

Total number of employees of the selected public (02) and private (20) sector commercial banks is 77,165, i.e., $N = 77,165$

Total number of employees of the selected public sector commercial banks (02) is 35,415, i.e., $N_1 = 35,415$, (having Officer 18,343, i.e., 51.79% and Non-officer 17,072, i.e., 48.21% of the total selected public sector commercial banks employees); and Total number of employees of the selected private sector commercial banks (20) is 41,750, i.e., $N_2 = 41,750$, (having Officer 32,512, i.e., 77.87% and Non-officer 9,238, i.e., 22.13% of the total selected private sector commercial banks employees).

Hence, the overall sampling fraction is $f = \frac{n}{N} = \frac{385}{77,165} = 0.0050 = 0.50\%$

Thus, employing the formula $n_h \propto N_h$, or, $n_h = \frac{n}{N} \times N_h$ ($h = 1, 2$)

For public sector bank employees, i.e., $n_1 = \frac{n}{N} \times N_1$

$$= \frac{385}{77,165} \times 35,415$$

$$= 176.70 = 177 \text{ rounded to the next higher integer}$$

(Officer = $177 \times 51.79\% = 91.67 = 92$ rounded to the next higher integer, and Non-officer $177 \times 48.21\% = 85.33 = 85$ rounded to the integer)

For private sector bank employees, i.e., $n_2 = \frac{n}{N} \times N_2$

$$= \frac{385}{77,165} \times 41,750$$

$$= 208.30 = 208 \text{ rounded to the integer}$$

(Officer = $208 \times 77.87\% = 161.97 = 162$ rounded to the next higher integer, and Non-officer $208 \times 22.13\% = 46.03 = 46$ rounded to the integer)

Thus, using SRS, we have selected 177 (Officer 92 and Non-officer 85) employees from stratum 1 (Public Sector Commercial Banks), and 208 (Officer 162 and Non-officer 46) from stratum 2 (Private Sector Commercial Banks) to make up a total of $n = 385$. Here, both strata have a uniform sampling fraction = 0.50%, that equals the overall sampling fraction $f (= \frac{385}{77,165})$, i.e., sampling fraction is the same for all

strata.

3.4 Data Collection Method

3.4.1 Sources of Data

The research data have been collected from both primary and secondary sources.

3.4.2 Survey Method

The survey method was personal interviewing.

3.4.3 Survey Questionnaire

The data required for the study were obtained by administering a questionnaire which included the following eight parts:

The Brayfield-Rothe Scale

The Brayfield-Rothe Scale (Brayfield and Rothe, 1951) is a widely used scale for measuring overall job satisfaction of the employees. In the present study, this scale was used (Appendix B). This scale consisted of 18 items in relation to job satisfaction. Each item could be replied by checking any one of the five answers, 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree'. The items were designed in such a manner that the satisfied end of the scale was indicated by 'strongly agree' and 'agree' for one half of items and 'disagree' and 'strongly disagree' for the other half. The neutral response was undecided. The scoring weight for each item ranged from 1 to 5 and the possible total scores varied from 18 to 90 with the undecided or neutral point at 54. A total score on or above neutral point represents 'job satisfaction' and a score falling below this point represents 'job dissatisfaction'.

Brayfield and Rothe (1951) reported a split-half reliability coefficient of .87 for this scale for a sample of 231 female clerical employees. Concerning validity, they reported a correlation of .93 between the Brayfield-Rothe Scale and the Hoppock Blank (1935). Brayfield et al., (1957) found for this scale correlation coefficients of .40 with the Science Research Associate Employee Inventory (1952), .32 with the Weitz Test of General Satisfaction (1952) and .49 with the Rundquist-Sletto Morale

Scale (1936) for a group of 41 male city government employees. Test-retest reliability coefficient of the scale was $r=.63$, which was highly significant ($p<.001$). The reliability and validity of the scale are quite high. Khaleque and Wadud (1984) and Haque (1991) used this scale in Bangladesh and got high reliability of the scale.

The Job Involvement Scale

To measure the job involvement of the employees of the banks, the Job Involvement Scale developed by Lodhal and Kejner (1965) was used (Appendix B). This is a questionnaire consisting of 6 statements with 5 alternative response options dealing with an individual's attitude towards his/her job involvement. The 5 alternative responses are, 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree'. The range of possible score is 6-30. The neutral point is at 18.

Scale to Measure Job Stress

A questionnaire was constructed to measure the perceived job stress of the employees with a single itemed 5-point scale consisting of five alternative statements (Appendix B). The respondents were requested to indicate their perceived job stress by putting a tick (\surd) mark in the appropriate point of the scale. The alternative statements regarding perceived job stress are 'Heavy stress is felt', 'Enough stress is felt', 'Stress is felt in accordance with job', 'Some what stress is felt' and 'No stress is felt at all'.

Scale to Measure Propensity to Quit the Job

To measure the propensity to quit the job of the employees, a questionnaire with a single itemed 5-point scale consisting of 5 alternatives, was used (Appendix B). The respondents were requested to choose one statement by putting a tick (\surd) mark in the appropriate point of the scale. The alternative statements regarding propensity to quit the job are 'I intend to leave the job as soon as possible', 'I will leave if something better turns up', 'Undecided', 'I will leave only if an exceptional opportunity turns up' and 'I want to do job with this bank until I retire'.

The Job Descriptive Index (JDI)

The Job Descriptive Index (JDI), created by Smith, Kendall, and Hulin (1969), is a specific questionnaire for measuring job attitudes of the employees that has been widely used (Appendix B). This scale measures one's job attitude in five facets: work, pay, promotion, supervision and co-workers. The scale is simple, respondents answer either 'yes', 'no' or 'can't decide' (indicated by '?') in response to whether given statements accurately describe one's job.

Personal Information of the Respondent

The questionnaire was constructed to obtain the basic personal information of the respondents (Appendix B). This section include nine items as the ownership of the bank, status, sex, marital status, educational qualification, age, experience, working hours and salary of the respondents.

Scale to Measure Happiness in Personal Life, Family Life and Social Life

To measure the happiness score of personal life, family life and social life, a scale was developed by the researcher (Appendix B). The scale consisted of three statements regarding respondent's 'personal life', 'family life' and 'social life', which are intimately related to job satisfaction. Each statement has 5 alternative answers, those are, 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree'. The respondents were requested to indicate the degree of their agreement or disagreement with each statement by putting a tick (✓) mark in one of the 5 answer categories.

Open Ended Questionnaire

This section includes three open ended questions which are: 'Why do you like the present job?', 'What problems do you face in the present job?', and 'What are your suggestions to remove the problems you face in the present job?' The respondents were requested to mention three significant answers to those questions (Appendix B).

3.4.4 Questionnaire Pretesting

- Reliability of the scale was assessed by using test-retest reliability approach.
- Validity was assessed by examining content (face) validity.

3.5 Pilot Survey

The main purpose of the pilot survey was to find out the weakness and workability of the instrument / questionnaire of the study. The pilot survey was conducted among 36 employees from 6 branches of two public sector banks viz: Sonali Bank Limited and Janata Bank Limited and two private sector banks viz: National Credit & Commerce Bank Limited and Social Islami Bank Limited from Dhaka city and Tangail and Lakshmipur districts. The pilot survey covered both officers and non-officers from different categories. The pilot survey was conducted by the researcher himself and the researcher comprehensively discussed with different levels of employees regarding the instrument / questionnaire of the study. The observations of the pilot survey are as below:

- 1) Most of the sections and terms of the questionnaire were satisfactory;
- 2) Some of the sections and terms of the questionnaire were ambiguous to the respondents;
- 3) Some of the questions were irrelevant to the study;
- 4) Some sections of the questionnaire were designed in 7-point scale, which created a problem in expressing the respondents' feeling.

On the basis of the above mentioned observations suitable words were used and necessary modifications were made in the questionnaire; and the questions which were in 7-point scale were reduced to 5-point scale. After necessary clarification in the questionnaire, it was decided to conduct the final survey. The respondents covered in the pilot survey were not included in the final survey.

3.6 Fieldwork

- **Fieldworkers:** 20 fieldworkers, studying at Honours and Masters Level levels, have been employed to collect data for the study.
- **Training:** The fieldworkers were given sufficient training by the researcher himself.
- **Supervision:** Supervision of the fieldworkers was done by the researcher himself.
- **Verification:** Data were verified by the researcher himself.

3.7 Data Analyses

Data were analysed through computer using Statistical Package for Social Science (SPSS) developed by Nie et al., (1975). Before feeding the data into computer, all data were converted into numerical codes. The following analyses were made:

Two-way analysis of variance (ANOVA) was applied to examine whether job satisfaction, job involvement, job stress and propensity to quit the job differ according to the type of organizations and levels of employees.

Two-group *t* test was applied to compare the personal variables, job related variables and variables out side the job which are in ratio and interval scale.

Chi-square test, cross-tabulation and clustered bar chart were applied to compare between the personal variables of public and private sector bank employees which are in nominal and ordinal scale.

Pearson's product moment correlation matrix was computed to measure and compare between the inter correlations among some major variables of the public and private sector bank officers and non-officers.

Step-wise regression was computed to explore the relative contribution of the independent variables to dependent variables.

Factor analysis was made to reduce the factors of job satisfaction scale of public and private sector bank employees.

Rank order was computed to find out and compare between the reasons of liking the job, perceived problems in the job and suggestions to remove the problems faced by the employees in their job of public and private sector banks.

Simple count, percentage, mean, standard deviation, standard error mean, etc. were calculated to measure and compare the overall job satisfaction/dissatisfaction of public and private sector bank officers and non-officers.

3.8 Procedures

Two public sector and twenty private sector commercial banks as 50% of the commercial banks from both public and private sector were selected randomly for the purpose of the present study. Data were collected from various districts of three divisions of the country. The divisions and districts were selected purposively. Data were obtained from both head office and branch offices. 385 respondents from both public and private sector banks are proportionately selected as the sample. Data were collected by the researcher himself and some students of the researcher. The students were recruited from Honours and Masters Level and they were sufficiently trained regarding the administration of the questionnaire and data collection. The entirely filled up questionnaire was checked by the researcher. Incomplete questionnaire was rejected. Only completely responded questionnaire was used in the study. Data coding, entry, analysis and interpretation have been made by the researcher himself.

CHAPTER FOUR

RESULTS AND FINDINGS

4.0 Results and Findings

CHAPTER FOUR

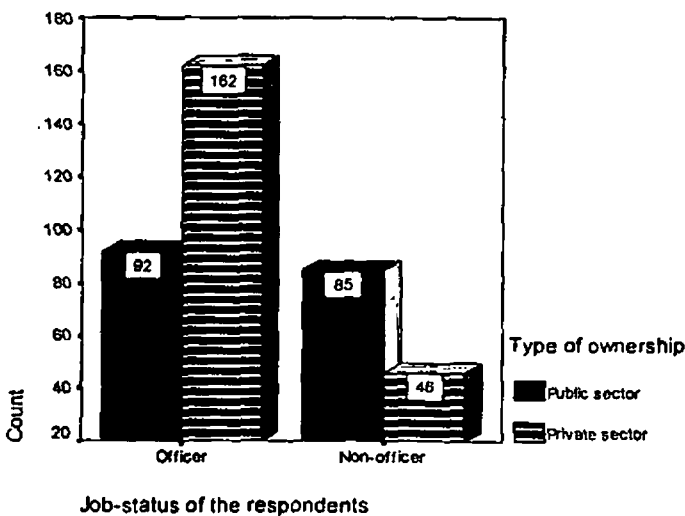
RESULTS AND FINDINGS

4.0 Results and Findings

TABLE 1: Cross-Tabulation of Job-Status and Type of Ownership of the Banks

			Type of ownership of the banks		Total
			Public sector	Private sector	
Job-status of the respondents	Officers	Count	92	162	254
		% within Type of ownership of the banks	52.0%	77.9%	66.0%
	Non-officers	Count	85	46	131
		% within Type of ownership of the banks	48.0%	22.1%	34.0%
Total		Count	177	208	385
		% within Type of ownership of the banks	100.0%	100.0%	100.0%

Figure 1: Clustered Bar Chart of Job-Status of Public and Private Sector Banks



Interpretation of the Cross-Tabulation and Clustered Bar Chart

From the table-1 and figure-1 it is seen that among 177 public and 208 private sector bank respondents there are respectively 92 (52.0%) and 162 (77.9%) officers. Again, there are 85 (48.0%) non-officers in the public sector; whereas private sector bank includes 46 (22.1%) non-officers.

TABLE 2: Chi-Square Test for Job-Status and Type of Ownership of the Banks

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	28.591(b)	1	.000		
Continuity Correction(a)	27.449	1	.000		
Likelihood Ratio	28.833	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	28.517	1	.000		
N of Valid Cases	385				

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 60.23.

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : There is no association of job-status between the employees, i.e., officers and non-officers of public and private sector banks.

H_1 : There is an association of job-status between the employees, i.e., officers and non-officers of public and private sector banks. [Two-tailed test]

Comment on Level of Significance:

Based on the observed significance level for the chi-square statistics, null hypothesis can be rejected at 5% level of significance and it can be concluded that there is an association of job-status between the employees, i.e., officers and non-officers of public and private sector banks. That means job-status of the employees, i.e., officers and non-officers and type of ownership of the banks, i.e., public and private sector are not independent. The observed significance level is 0.000, which is less than the customary 0.05.

TABLE 3: Cross-Tabulation of Sex and Type of Ownership of the Banks

			Type of ownership of the banks						Total
			Public sector			Private sector			
			Officers	Non-officers	Total	Officers	Non-officers	Total	
Sex of the respondents	Male	Count	56	72	128	114	34	148	276
		% within Type of ownership of the banks	60.87%	84.71%	72.3%	70.37%	73.91%	71.2%	71.7%
	Female	Count	36	13	49	48	12	60	109
		% within Type of ownership of the banks	39.13%	15.29%	27.7%	29.63%	26.09%	28.8%	28.3%
Total		Count	92	85	177	162	46	208	385
		% within Type of ownership of the banks	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Figure 2: Clustered Bar Chart of Sex of the Officers of Public and Private Sector Banks

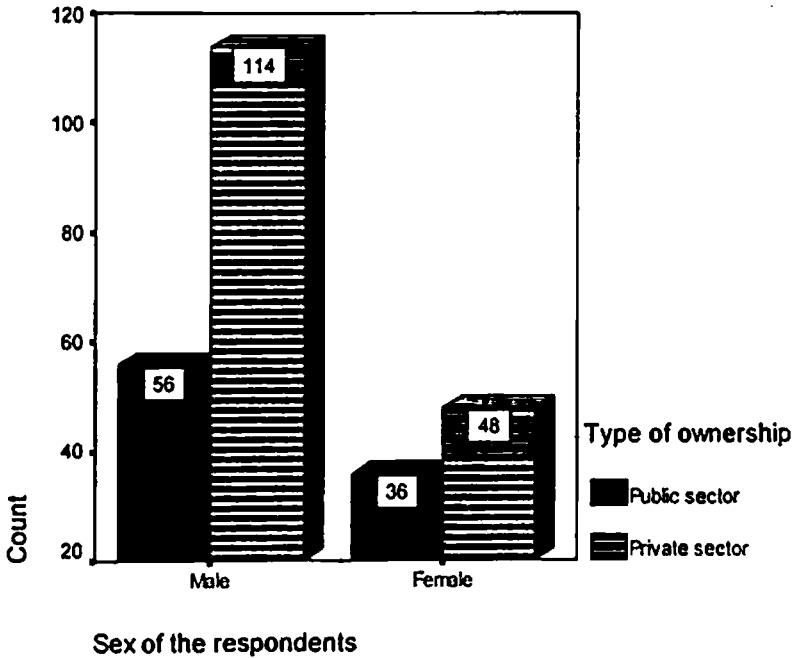
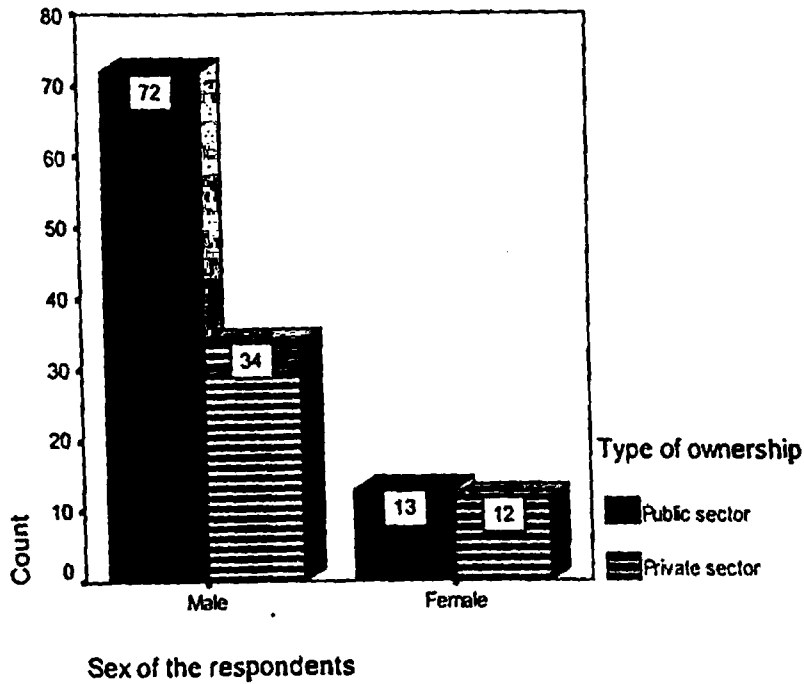


Figure 3: Clustered Bar Chart of Sex of the Non-officers of Public and Private Sector Banks



Interpretation of the Cross-Tabulation and Clustered Bar Chart

From the table-3 and figure-2 and 3 it came to be known that of total 92 public and 162 private sector bank officers, there are respectively 56 (60.87%) and 114 (70.37%) male; and, 36 (39.13%) and 48 (29.63%) female respondents. On the other hand, among 85 public and 46 private sector non-officers there are 72 (84.71%) and 34 (73.91%) male, and 13 (15.29%) and 12 (26.09%) female respondents respectively.

TABLE 4: Chi-Square Test for Sex and Type of Ownership of the Banks

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.064(b)	1	.801		
Continuity Correction(a)	.019	1	.890		
Likelihood Ratio	.064	1	.801		
Fisher's Exact Test				.821	.445
Linear-by-Linear Association	.064	1	.801		
N of Valid Cases	385				

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 50.11.

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : There is no association of sex between the employees, i.e., male and female of public and private sector banks.

H_1 : There is an association of sex between the employees, i.e., male and female of public and private sector banks. [Two-tailed test]

Comment on Level of Significance:

Based on the observed significance level for the chi-square statistics, null hypothesis can be accepted at 5% level of significance and it can be concluded that there is no association of sex between the employees, i.e., male and female of public and private sector banks. That means sex of the employees, i.e., male and female and type of ownership of the banks, i.e., public and private sector are independent. The observed significance level is 0.801, which is greater than the customary 0.05.

TABLE 5: Cross-Tabulation of Marital Status and Type of Ownership of the Banks

			Type of ownership of the banks						Total
			Public sector			Private sector			
			Officers	Non-officers	Total	Officers	Non-officers	Total	
Marital status of the respondents	Married	Count	79	83	162	119	25	144	306
		% within Type of ownership of the banks	85.87%	97.65%	91.5%	73.46%	54.35%	69.2%	
	Unmarried	Count	13	2	15	43	21	64	79
		% within Type of ownership of the banks	14.13%	2.35%	8.5%	26.54%	45.65%	30.8%	
Total		Count	92	85	177	162	46	208	385
		% within Type of ownership of the banks	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Figure 4: Clustered Bar Chart of Marital Status of the Officers of Public and Private Sector Banks

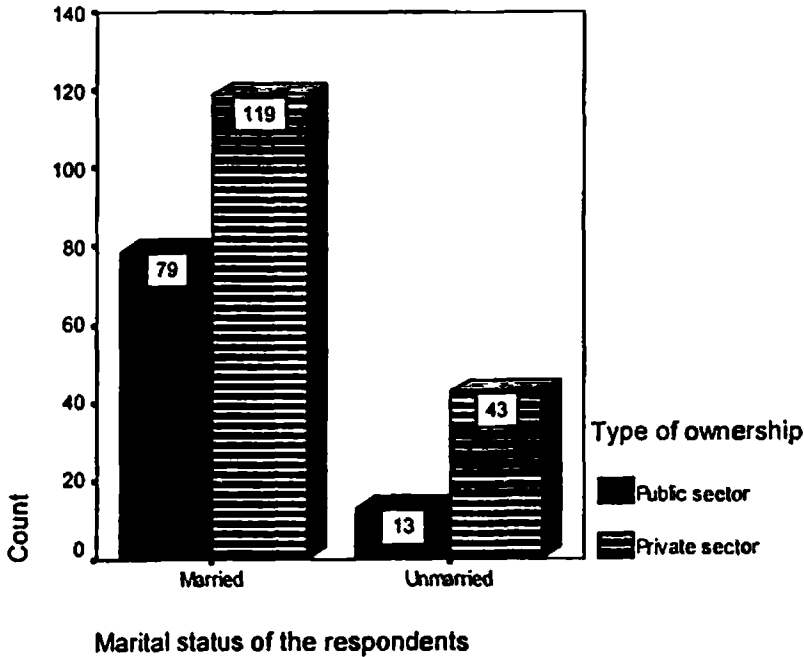
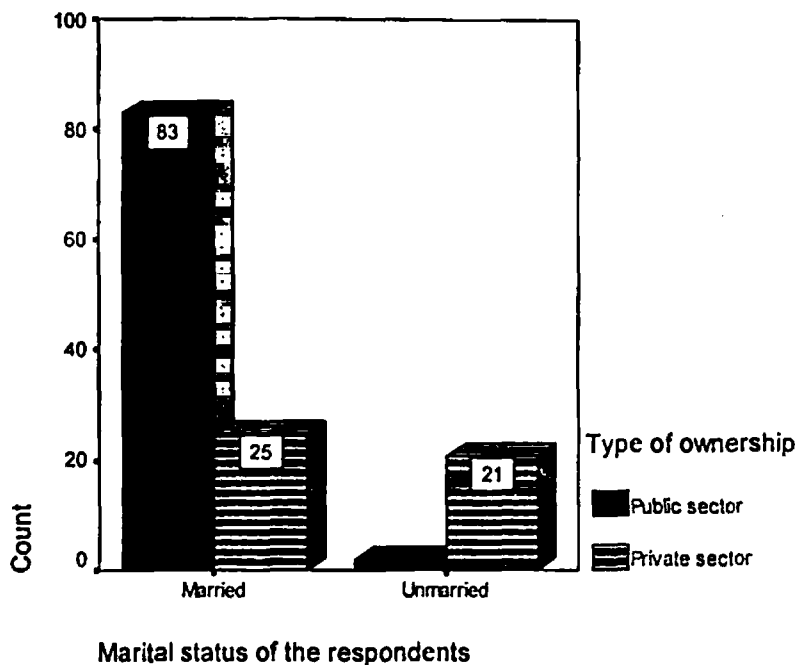


Figure 5: Clustered Bar Chart of Marital Status of the Non-officers of Public and Private Sector Banks



Interpretation of the Cross-Tabulation and Clustered Bar Chart

Table-5 and figure 4 and 5 reveal that among 92 public and 162 private sector bank officers respectively there are 79 (85.87%) and 119 (73.46%) married, and 13 (14.13%) and 43 (26.54%) unmarried respondents. Furthermore, of total 85 public and 46 private sector bank non-officers, there include 83 (97.65%) and 25 (54.35%) married, and 2 (2.35%) and 21 (45.65%) unmarried respondents respectively.

TABLE 6: Chi-Square Test for Marital Status and Type of Ownership of the Banks

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	29.144(b)	1	.000		
Continuity Correction(a)	27.793	1	.000		
Likelihood Ratio	31.284	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	29.068	1	.000		
N of Valid Cases	385				

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 36.32.

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : There is no association of marital status between the employees, i.e., married and unmarried of public and private sector banks.

H_1 : There is an association of marital status between the employees, i.e., married and unmarried of public and private sector banks. [Two-tailed test]

Comment on Level of Significance:

Based on the observed significance level for the chi-square statistics, null hypothesis can be rejected at 5% level of significance and it can be concluded that there is an association of marital status between the employees, i.e., married and unmarried of public and private sector banks. That means marital status of the employees, i.e., married and unmarried and type of ownership of the banks, i.e., public and private sector are not independent. The observed significance level is 0.000, which is less than the customary 0.05.

TABLE 7: Cross-Tabulation of Educational Qualification and Type of Ownership of the Banks

			Type of ownership of the banks						Total
			Public sector			Private sector			
			Officers	Non-officers	Total	Officers	Non-officers	Total	
Educational qualification of the respondents	H.S.C/Equivalent	Count	12	36	48	1	2	3	51
		% within Type of ownership of the banks	13.04%	42.35%	27.1%	0.62%	4.35%	1.4%	13.2%
	Degree	Count	23	32	55	18	27	45	100
		% within Type of ownership of the banks	25.0%	37.65%	31.1%	11.11%	58.70%	21.6%	26.0%
	Masters/Above Masters	Count	57	17	74	143	17	160	234
		% within Type of ownership of the banks	61.96%	20.0%	41.8%	88.27%	36.96%	76.9%	60.8%
Total		Count	92	85	177	162	46	208	385
		% within Type of ownership of the banks	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Figure 6: Clustered Bar Chart of Educational Qualification of the Officers of Public and Private Sector Banks

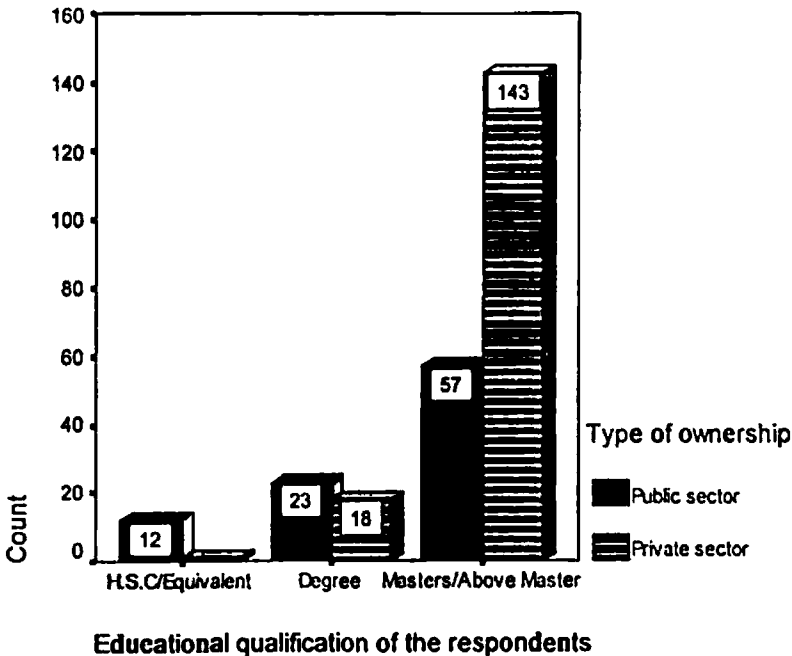
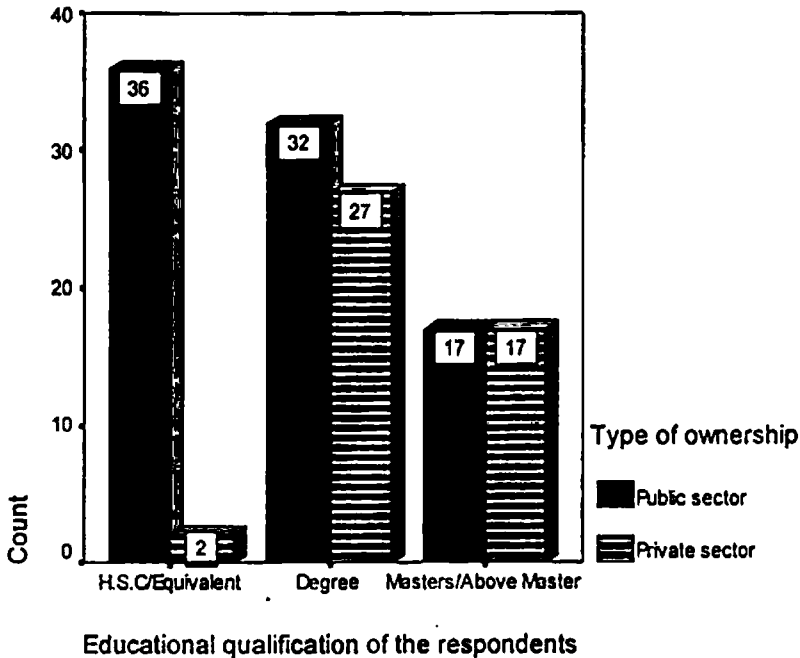


Figure 7: Clustered Bar Chart of Educational Qualification of the Non-officers of Public and Private Sector Banks



Interpretation of the Cross-Tabulation and Clustered Bar Chart

From the table-7 and figure-6 and 7 it is found that of total 92 public and 162 private sector bank officers there include respectively 12 (13.04%) and 1 (0.62%) respondents who have HSC/ Equivalent degree, 23 (25.0%) and 18 (11.11%) have Degree level qualification, and 57 (61.96%) and 143 (88.27%) are Masters/ Above Masters level qualified. Besides, among 85 public and 46 private sector bank non-officers, there include 36 (42.35%) and 2 (4.35%) respondents who have HSC/ Equivalent degree, 32 (37.65%) and 27 (58.70%) have Degree level education, and 17 (20.0%) and 17 (36.96%) are Masters/ Above Masters level qualified respectively.

TABLE 8: Chi-Square Test for Educational Qualification and Type of Ownership of the Banks

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	70.272(a)	2	.000
Likelihood Ratio	78.744	2	.000
Linear-by-Linear Association	68.532	1	.000
N of Valid Cases	385		

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 23.45.

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : There is no association of educational qualification between the employees of public and private sector banks.

H_1 : There is an association of educational qualification between the employees of public and private sector banks. [Two-tailed test]

Comment on Level of Significance:

Based on the observed significance level for the chi-square statistics, null hypothesis can be rejected at 5% level of significance and it can be concluded that there is an association of educational qualification between the employees of public and private sector banks. That means educational qualification of the employees and type of ownership of the banks, i.e., public and private sector are not independent. The observed significance level is 0.000, which is less than the customary 0.05.

TABLE 9: Two-Way Analysis of Variance (ANOVA) for Job Satisfaction

Sources of variation	Sum of Squares	df	Mean Square	F	Sig.
Main effects					
Type of ownership of the banks	77.967	1	77.967	.512	.475
Job-status of the respondents	861.446	1	861.446	5.656	.018
Two-way interactions	10.032	1	10.032	.066	.798
Residual (error)	58033.055	381	152.318	---	---
Total	1993817.284	384	---	---	---

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average job satisfaction score does not differ according to the type of ownership of the banks, i.e., public and private sector and job-status of the employees, i.e., officers and non-officers and also two-way interactions, i.e., type of ownership of the banks and job-status of the employees.

H_1 : The average job satisfaction score differs according to the type of ownership of the banks, i.e., public and private sector and job-status of the employees, i.e., officers and non-officers and also two-way interactions, i.e., type of ownership of the banks and job-status of the employees. [Two-tailed test]

Comment on Main Effects of Type of Ownership of the Banks:

Since p-value corresponding to the main effects of type of ownership of the banks > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that there is no difference of average job satisfaction score between public and private sector bank employees.

Comment on Main Effects of Job-status of the Employees:

Since p-value corresponding to the main effects of job-status of the employees < 0.05 , null hypothesis can be rejected at 5% level of significance and it can be concluded that there is a difference of average job satisfaction score between the officers and non-officers of public and private sector banks.

Comment on Two-Way Interactions:

Since p-value corresponding to the two-way interactions > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that there is no joint effect of type of ownership of the banks, i.e., public and private sector and job-status of the employees, i.e., officers and non-officers on job satisfaction.

TABLE 10: Descriptive Statistics for the ANOVA for Job Satisfaction

Type of ownership	Job-status	Mean	Std. Deviation	N
Public sector	Officer	71.244	13.3870	92
	Non-officer	68.301	12.4091	85
	Total	69.831	12.9741	177
Private sector	Officer	72.593	11.1648	162
	Non-officer	68.937	13.9211	46
	Total	71.784	11.8910	208
Total	Officer	72.104	12.0086	254
	Non-officer	68.524	12.9103	131
	Total	70.886	12.4226	385

Interpretation of the Descriptive Statistics for the ANOVA

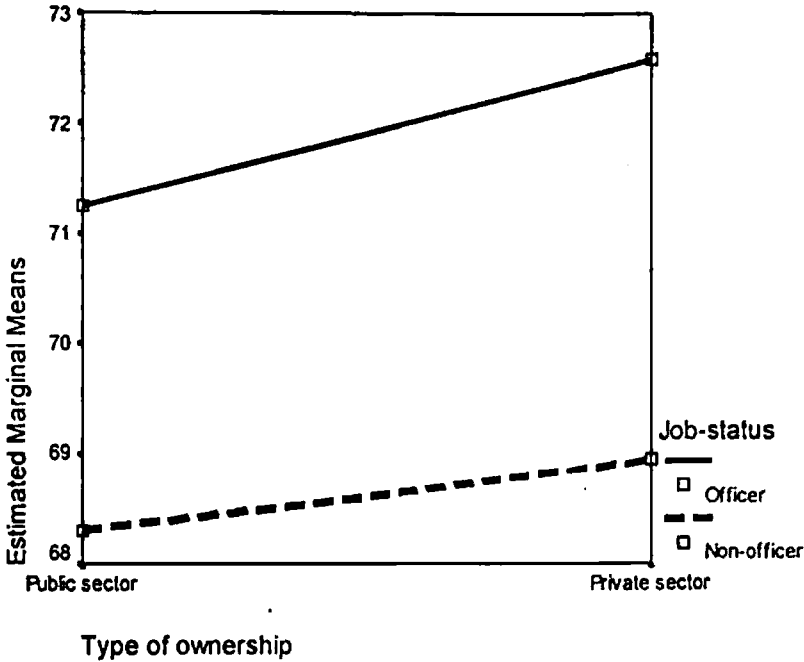
Type of Ownership of the Banks:

It is observed from the table-10 that the average job satisfaction score of public sector bank employees, i.e., officers and non-officers is 69.831, with a standard deviation of 12.9741 and that of private sector bank employees, i.e., officers and non-officers is 71.784, with a standard deviation of 11.8910. That means the average job satisfaction score of private sector bank employees is higher than that of public sector bank employees. But this difference is not statistically significant.

Job-status of the Employees:

It is observed from the table-10 that the average job satisfaction score of the officers of public and private sector banks is 72.104, with a standard deviation of 12.0086 and that of non-officers of public and private sector banks is 68.524, with a standard deviation of 12.9103. That means the average job satisfaction score of officers of public and private sector banks is higher than that of non-officers of public and private sector banks.

Figure 8: Profile Plots of Job Satisfaction



Interpretation of the Profile Plots

The results in the above profile plots reveal that the average job satisfaction score of the officers of private sector bank (Mean = 72.593) is higher than that of public sector bank officers (Mean = 71.244). But this difference is not statistically significant. And the average job satisfaction score of the non-officers of private sector bank (Mean = 68.937) is higher than that of public sector bank non-officers (Mean = 68.301). But this difference is not statistically significant.

TABLE 11: Two-Way Analysis of Variance (ANOVA) for Job Involvement

Sources of variation	Sum of Squares	df	Mean Square	F	Sig.
Main effects					
Type of ownership of the banks	272.134	1	272.134	1.664	.198
Job-status of the respondents	602.914	1	602.914	3.686	.056
Two-way interactions					
Residual (error)	62311.221	381	163.547	---	---
Total	2440455.556	384	---	---	---

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average job involvement score does not differ according to the type of ownership of the banks, i.e., public and private sector and job-status of the employees, i.e., officers and non-officers and also two-way interactions, i.e., type of ownership of the banks and job-status of the employees.

H_1 : The average job involvement score differs according to the type of ownership of the banks, i.e., public and private sector and job-status of the employees, i.e., officers and non-officers and also two-way interactions, i.e., type of ownership of the banks and job-status of the employees. [Two-tailed test]

Comment on Main Effects of Type of Ownership of the Banks:

Since p-value corresponding to the main effects of type of ownership of the banks > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that there is no difference of average job involvement score between public and private sector bank employees.

Comment on Main Effects of Job-status of the Employees:

Since p-value corresponding to the main effects of job-status of the employees > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that there is no difference of average job involvement score between the officers and non-officers of public and private sector banks.

Comment on Two-Way Interactions:

Since p-value corresponding to the two-way interactions > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that there is no joint effect of type of ownership of the banks, i.e., public and private sector and job-status of the employees, i.e., officers and non-officers on job involvement.

TABLE 12: Descriptive Statistics for the ANOVA for Job Involvement

Type of ownership	Job-status	Mean	Std. Deviation	N
Public sector	Officer	79.094	14.2033	92
	Non-officer	81.137	13.1088	85
	Total	80.075	13.6882	177
Private sector	Officer	76.523	11.3745	162
	Non-officer	80.000	13.8956	46
	Total	77.292	12.0290	208
Total	Officer	77.454	12.5070	254
	Non-officer	80.738	13.3480	131
	Total	78.571	12.8766	385

Interpretation of the Descriptive Statistics for the ANOVA

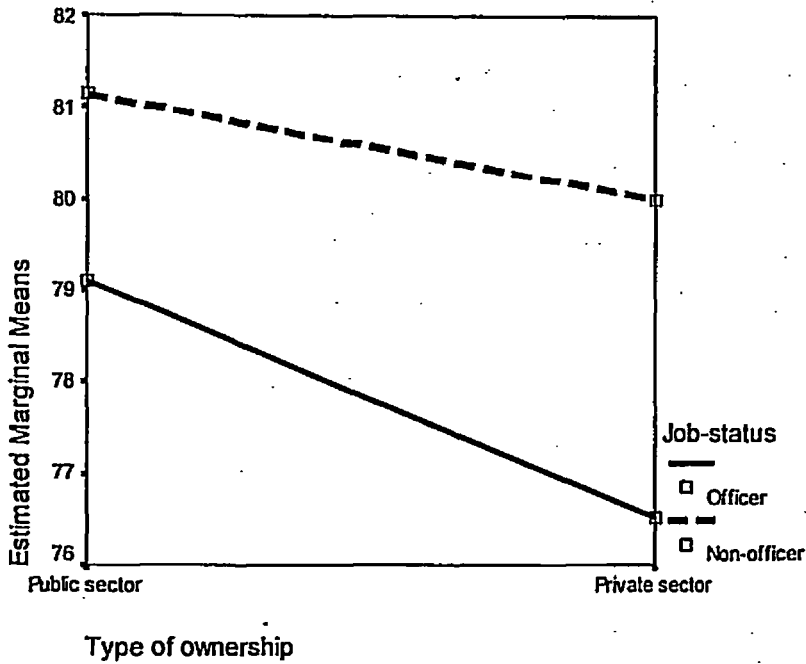
Type of Ownership of the Banks:

It is observed from the table-12 that the average job involvement score of public sector bank employees, i.e., officers and non-officers is 80.075, with a standard deviation of 13.6882 and that of private sector bank employees, i.e., officers and non-officers is 77.292, with a standard deviation of 12.0290. That means the average job involvement score of public sector bank employees is higher than that of private sector bank employees. But this difference is not statistically significant.

Job-status of the Employees:

It is observed from the table-12 that the average job involvement score of the officers of public and private sector banks is 77.454, with a standard deviation of 12.5070 and that of non-officers of public and private sector banks is 80.738, with a standard deviation of 13.3480. That means the average job involvement score of non-officers of public and private sector banks is higher than that of officers of public and private sector banks. But this difference is not statistically significant.

Figure 9: Profile Plots of Job Involvement



Interpretation of the Profile Plots

The results in the above profile plots reveal that the average job involvement score of the officers of public sector bank (Mean = 79.094) is higher than that of private sector bank officers (Mean = 76.523). But this difference is not statistically significant. And the average job involvement score of the non-officers of public sector bank (Mean = 81.137) is higher than that of private sector bank non-officers (Mean = 80.000). But this difference is not statistically significant.

TABLE 13: Two-Way Analysis of Variance (ANOVA) for Job Stress

Sources of variation	Sum of Squares	df	Mean Square	F	Sig.
Main effects					
Type of ownership of the banks	.063	1	.063	.049	.824
Job-status of the respondents	.274	1	.274	.216	.642
Two-way interactions	.160	1	.160	.127	.722
Residual (error)	482.660	381	1.267	---	---
Total	3385.000	384	---	---	---

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H₀: The average job stress score does not differ according to the type of ownership of the banks, i.e., public and private sector and job-status of the employees, i.e., officers and non-officers and also two-way interactions, i.e., type of ownership of the banks and job-status of the employees.

H₁: The average job stress score differs according to the type of ownership of the banks, i.e., public and private sector and job-status of the employees, i.e., officers and non-officers and also two-way interactions, i.e., type of ownership of the banks and job-status of the employees. [Two-tailed test]

Comment on Main Effects of Type of Ownership of the Banks:

Since p-value corresponding to the main effects of type of ownership of the banks > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that there is no difference of average job stress score between public and private sector bank employees.

Comment on Main Effects of Job-status of the Employees:

Since p-value corresponding to the main effects of job-status of the employees > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that there is no difference of average job stress score of the officers and non-officers between public and private sector banks.

Comment on Two-Way Interactions:

Since p-value corresponding to the two-way interactions > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that there is no joint effect of type of ownership of the banks, i.e., public and private sector and job-status of the employees, i.e., officers and non-officers on job stress.

TABLE 14: Descriptive Statistics for the ANOVA for Job Stress

Type of ownership	Job-status	Mean	Std. Deviation	N
Public sector	Officer	2.74	1.128	92
	Non-officer	2.75	1.174	85
	Total	2.75	1.147	177
Private sector	Officer	2.72	1.093	162
	Non-officer	2.83	1.141	46
	Total	2.75	1.102	208
Total	Officer	2.73	1.104	254
	Non-officer	2.78	1.159	131
	Total	2.75	1.122	385

Interpretation of the Descriptive Statistics for the ANOVA

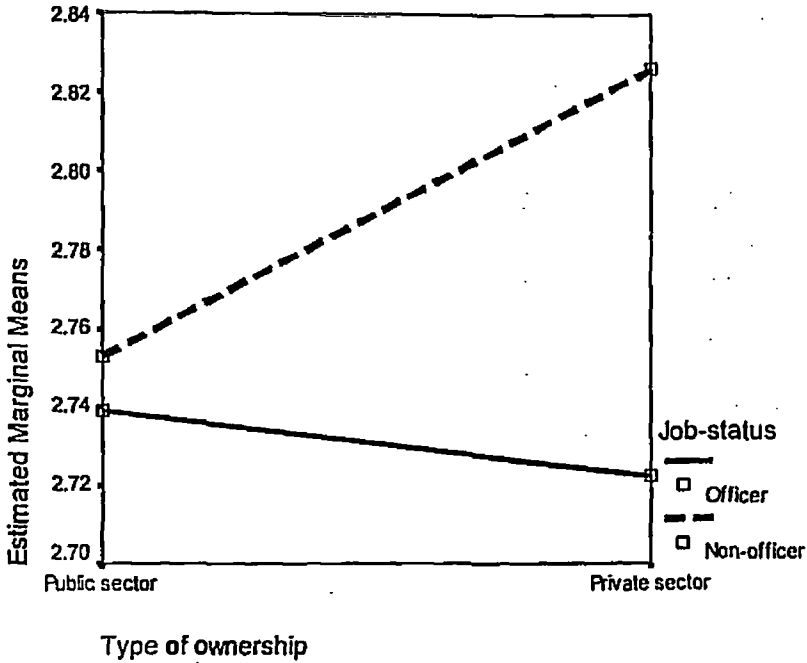
Type of Ownership of the Banks:

It is observed from the table-14 that the average job stress score of public sector bank employees, i.e., officers and non-officers is 2.75, with a standard deviation of 1.147 and that of private sector bank employees, i.e., officers and non-officers is 2.75, with a standard deviation of 1.102. That means the average job stress score of public sector bank employees is equal to that of private sector bank employees.

Job-status of the Employees:

It is observed from the table-14 that the average job stress score of the officers of public and private sector banks is 2.73, with a standard deviation of 1.104 and that of non-officers of public and private sector banks is 2.78, with a standard deviation of 1.159. That means the average job stress score of non-officers of public and private sector banks is higher than that of officers of public and private sector banks. But this difference is not statistically significant.

Figure 10: Profile Plots of Job Stress



Interpretation of the Profile Plots

The results in the above profile plots reveal that the average job stress score of the officers of public sector bank (Mean = 2.74) is higher than that of private sector bank officers (Mean = 2.72). But this difference is not statistically significant. And the average job stress score of the non-officers of private sector bank (Mean = 2.83) is higher than that of public sector bank non-officers (Mean = 2.75). But this difference is not statistically significant.

TABLE 15: Two-way Analysis of Variance (ANOVA) for Propensity to Quit the Job

Sources of variation	Sum of Squares	df	Mean Square	F	Sig.
Main effects					
Type of ownership of the banks	6.150	1	6.150	3.924	.048
Job-status of the respondents	39.076	1	39.076	24.928	.000
Two-way interactions	13.252	1	13.252	8.454	.004
Residual (error)	597.238	381	1.568	---	---
Total	5482.000	384	---	---	---

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average propensity to quit the job score does not differ according to the type of ownership of the banks, i.e., public and private sector and job-status of the employees, i.e., officers and non-officers and also two-way interactions, i.e., type of ownership of the banks and job-status of the employees.

H_1 : The average propensity to quit the job score differs according to the type of ownership of the banks, i.e., public and private sector and job-status of the employees, i.e., officers and non-officers and also two-way interactions, i.e., type of ownership of the banks and job-status of the employees. [Two-tailed test]

Comment on Main Effects of Type of Ownership of the Banks:

Since p-value corresponding to the main effects of type of ownership of the banks < 0.05 , null hypothesis can be rejected at 5% level of significance and it can be concluded that there is a difference of average propensity to quit the job score between public and private sector bank employees.

Comment on Main Effects of Job-status of the Employees:

Since p-value corresponding to the main effects of job-status of the employees < 0.05 , null hypothesis can be rejected at 5% level of significance and it can be concluded that there is a difference of average propensity to quit the job score of the officers and non-officers between public and private sector banks.

Comment on Two-Way Interactions:

Since p-value corresponding to the two-way interactions < 0.05 , null hypothesis can be rejected at 5% level of significance and it can be concluded that there is a joint effect of type of ownership of the banks, i.e., public and private sector and job-status of the employees, i.e., officers and non-officers on propensity to quit the job.

TABLE 16: Descriptive Statistics for the ANOVA for Propensity to Quit the Job

Type of ownership	Job-status	Mean	Std. Deviation	N
Public sector	Officer	3.71	1.387	92
	Non-officer	4.00	1.175	85
	Total	3.85	1.294	177
Private sector	Officer	3.02	1.248	162
	Non-officer	4.13	1.108	46
	Total	3.26	1.301	208
Total	Officer	3.27	1.339	254
	Non-officer	4.05	1.149	131
	Total	3.53	1.329	385

Interpretation of the Descriptive Statistics for the ANOVA

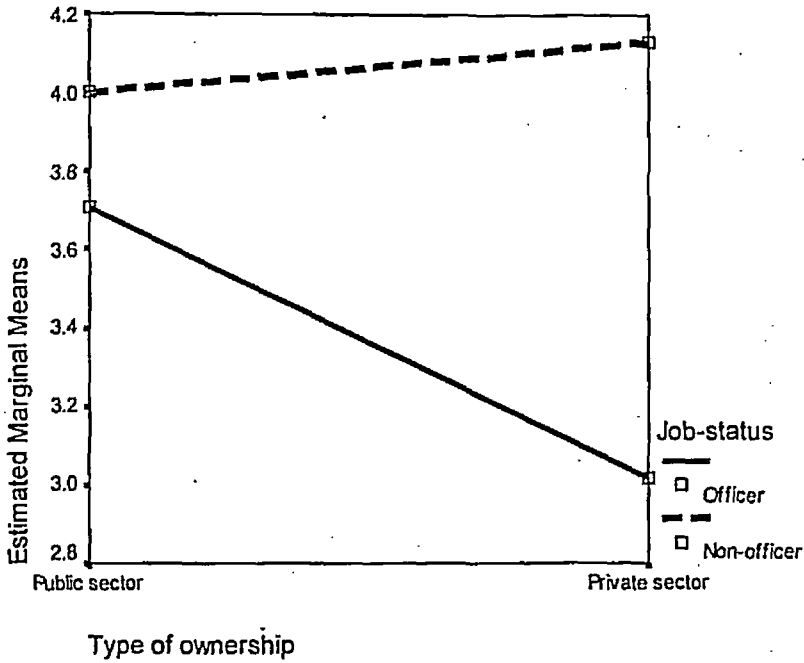
Type of Ownership of the Banks:

It is observed from the table-16 that the average propensity to quit the job score of public sector bank employees, i.e., officers and non-officers is 3.85, with a standard deviation of 1.294 and that of private sector bank employees, i.e., officers and non-officers is 3.26, with a standard deviation of 1.301. That means the average propensity to quit the job score of public sector bank employees is higher than that of private sector bank employees.

Job-status of the Employees:

It is observed from the table-16 that the average propensity to quit the job score of the officers of public and private sector banks is 3.27, with a standard deviation of 1.339 and that of non-officers of public and private sector banks is 4.05, with a standard deviation of 1.149. That means the average propensity to quit the job score of non-officers of public and private sector banks is higher than that of officers of public and private sector banks.

Figure 11: Profile Plots of Propensity to Quit the Job



Interpretation of the Profile Plots

The results in the above profile plots reveal that the average propensity to quit the job score of the officers of public sector bank (Mean = 3.71) is higher than that of private sector bank officers (Mean = 3.02). And the average propensity to quit the job score of the non-officers of private sector bank (Mean = 4.13) is higher than that of public sector bank non-officers (Mean = 4.00). But this difference is not statistically significant.

TABLE 17: *t* Test for Job Satisfaction Score Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	7.167	.008	-.860	252	.391	-1.349	1.5685	-4.4376	1.7404
Equal variances not assumed			-.818	162.739	.414	-1.349	1.6485	-4.6038	1.9065

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average job satisfaction score of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average job satisfaction score of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is less than the significance level α i.e., 0.05, it can be assumed that the population variances are relatively unequal. Therefore, t -value, degrees of freedom and two-tailed significance can be used for the unequal variance estimate to determine whether differences exist of average job satisfaction score of the officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank officers have the same average job satisfaction score.

TABLE 18: Group Statistics for Job Satisfaction Score of the Officers

Types of ownership	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	71.244	13.3870	1.3957
Private sector	162	72.593	11.1648	.8772

Interpretation of the Group Statistics

It is observed from the table-18 that the average job satisfaction score of public sector bank officers is 71.244, with a standard deviation of 13.3870 and a standard error mean of 1.3957 and that of private sector bank officers is 72.593, with a standard deviation of 11.1648 and a standard error mean of 0.8772. That means the average job satisfaction score of private sector bank officers is higher than that of public sector bank officers. But this difference is not statistically significant.

TABLE 19: *t* Test for Job Satisfaction Score Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	1.836	.178	-.268	129	.789	-.637	2.3716	-5.3288	4.0557
Equal variances not assumed			-.259	83.727	.796	-.637	2.4545	-5.5178	4.2447

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average job satisfaction score of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average job satisfaction score of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average job satisfaction score of the non-officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank non-officers have the same average job satisfaction score.

TABLE 20: Group Statistics for Job Satisfaction Score of the Non-officers

Types of ownership	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	68.301	12.4091	1.3460
Private sector	46	68.937	13.9211	2.0526

Interpretation of the Group Statistics

It is observed from the table-20 that the average job satisfaction score of public sector bank non-officers is 68.301, with a standard deviation of 12.4091 and a standard error mean of 1.3460 and that of private sector bank non-officers is 68.937, with a standard deviation of 13.9211 and a standard error mean of 2.0526. That means the average job satisfaction score of public sector bank non-officers is almost equal to that of private sector bank non-officers.

TABLE 21: *t* Test for Job Involvement Score Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	5.103	.025	1.580	252	.115	2.572	1.6279	-.6345	5.7777
Equal variances not assumed			1.487	157.546	.139	2.572	1.7296	-.8446	5.9877

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average job involvement score of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average job involvement score of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is less than the significance level α i.e., 0.05, it can be assumed that the population variances are relatively unequal. Therefore, t -value, degrees of freedom and two-tailed significance can be used for the unequal variance estimate to determine whether differences exist of average job involvement score of the officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank non-officers have the same average job involvement score.

TABLE 22: Group Statistics for Job Involvement Score of the Officers

Types of ownership	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	79.094	14.2033	1.4808
Private sector	162	76.523	11.3745	.8937

Interpretation of the Group Statistics

It is observed from the table-22 that the average job involvement score of public sector bank officers is 79.094, with a standard deviation of 14.2033 and a standard error mean of 1.4808 and that of private sector bank officers is 76.523, with a standard deviation of 11.3745 and a standard error mean of 0.8937. That means the average job involvement score of public sector bank officers is higher than that of private sector bank officers. But this difference is not statistically significant.

TABLE 23: t Test for Job Involvement Score Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.167	.684	.464	129	.643	1.137	2.4506	-3.7114	5.9859
Equal variances not assumed			.456	87.866	.649	1.137	2.4938	-3.8188	6.0933

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average job involvement score of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average job involvement score of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$

[Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average job involvement score of the non-officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank non-officers have the same average job involvement score.

TABLE 24: Group Statistics for Job Involvement Score of the Non-officers

Types of ownership	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	81.137	13.1088	1.4218
Private sector	46	80.000	13.8956	2.0488

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Interpretation of the Group Statistics

It is observed from the table-24 that the average job involvement score of public sector bank non-officers is 81.137, with a standard deviation of 13.1088 and a standard error mean of 1.4218 and that of private sector bank non-officers is 80.000, with a standard deviation of 13.8956 and a standard error mean of 2.0488. That means the average job involvement score of public sector bank non-officers is higher than that of private sector bank non-officers. But this difference is not statistically significant.

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TABLE 25: *t* Test for Job Stress Score Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.178	.674	.117	252	.907	.02	.144	-.267	.301
Equal variances not assumed			.116	184.396	.908	.02	.146	-.270	.304

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average job stress score of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average job stress score of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average job stress score of the officers between public and private sector bank or not.

Comment on *t*-test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank officers have the same average job stress score.

TABLE 26: Group Statistics for Job Stress Score of the Officers

Types of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	2.74	1.128	.118
Private sector	162	2.72	1.093	.086

Interpretation of the Group Statistics

It is observed from the table-26 that the average job stress score of public sector bank officers is 2.74, with a standard deviation of 1.128 and a standard error mean of 0.118 and that of private sector bank officers is 2.72, with a standard deviation of 1.093 and a standard error mean of 0.086. That means the average job stress score of public sector bank officers is higher than that of private sector bank officers. But this difference is not statistically significant.

TABLE 27: t Test for Job Stress Score Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.177	.675	-.344	129	.732	-.07	.213	-.494	.348
Equal variances not assumed			-.347	94.681	.730	-.07	.211	-.492	.346

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average job stress score of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average job stress score of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average job stress score of the non-officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank non-officers have the same average job stress score.

TABLE 28: Group Statistics for Job Stress Score of the Non-officers

Types of ownership	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	2.75	1.174	.127
Private sector	46	2.83	1.141	.168

Interpretation of the Group Statistics

It is observed from the table-28 that the average job stress score of public sector bank non-officers is 2.75, with a standard deviation of 1.174 and a standard error mean of 0.127 and that of private sector bank non-officers is 2.83, with a standard deviation of 1.141 and a standard error mean of 0.168. That means the average job stress score of private sector bank non-officers is higher than that of public sector bank non-officers. But this difference is not statistically significant.

TABLE 29: t Test for Propensity to Quit the Job Score Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	4.652	.032	4.053	252	.000	.69	.170	.354	1.022
Equal variances not assumed			3.937	173.268	.000	.69	.175	.343	1.033

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average propensity to quit the job score of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average propensity to quit the job score of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is less than the significance level α i.e., 0.05, it can be assumed that the population variances are relatively unequal. Therefore, t -value, degrees of freedom and two-tailed significance can be used for the unequal variance estimate to determine whether differences exist of average propensity to quit the job score of the officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank officers do not have the same average propensity to quit the job score.

TABLE 30: Group Statistics for Propensity to Quit the Job Score of the Officers

Types of ownership	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	3.71	1.387	.145
Private sector	162	3.02	1.248	.098

Interpretation of the Group Statistics

It is observed from the table-30 that the average propensity to quit the job score of public sector bank officers is 3.71, with a standard deviation of 1.387 and a standard error mean of 0.145 and that of private sector bank officers is 3.02, with a standard deviation of 1.248 and a standard error mean of 0.098. That means the average propensity to quit the job score of public sector bank officers is higher than that of private sector bank officers.

TABLE 31: *t* Test for Propensity to Quit the Job Score Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	1.442	.232	-.619	129	.537	-.13	.211	-.548	.287
Equal variances not assumed			-.630	97.193	.530	-.13	.207	-.542	.281

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average propensity to quit the job score of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average propensity to quit the job score of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average propensity to quit the job score of the non-officers between public and private sector bank or not.

Comment on *t*-test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank non-officers have the same average propensity to quit the job score.

TABLE 32: Group Statistics for Propensity to Quit the Job Score of the Non-officers

Types of ownership	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	4.00	1.175	.127
Private sector	46	4.13	1.108	.163

Interpretation of the Group Statistics

It is observed from the table-32 that the average propensity to quit the job score of public sector bank non-officers is 4.00, with a standard deviation of 1.175 and a standard error mean of 0.127 and that of private sector bank non-officers is 4.13, with a standard deviation of 1.108 and a standard error mean of 0.163. That means the average propensity to quit the job score of private sector bank non-officers is higher than that of public sector bank non-officers. But this difference is not statistically significant.

TABLE 33: Cross-Tabulation of Age Group of the Officers and Non-officers and Type of Ownership of the Banks

		Type of ownership of the banks				Total	
		Public sector		Private sector		Officers	Non-officers
		Officers	Non-officers	Officers	Non-officers		
Age group of the respondents	20-30 years	11	6	65	34	76	40
	31-40 years	21	23	63	7	84	30
	41-50 years	30	47	26	3	56	50
	More than 50 years	30	9	8	2	38	11
Total		92	85	162	46	254	131

Figure 12: Clustered Bar Chart of Age Group of the Officers of Public and Private Sector Banks

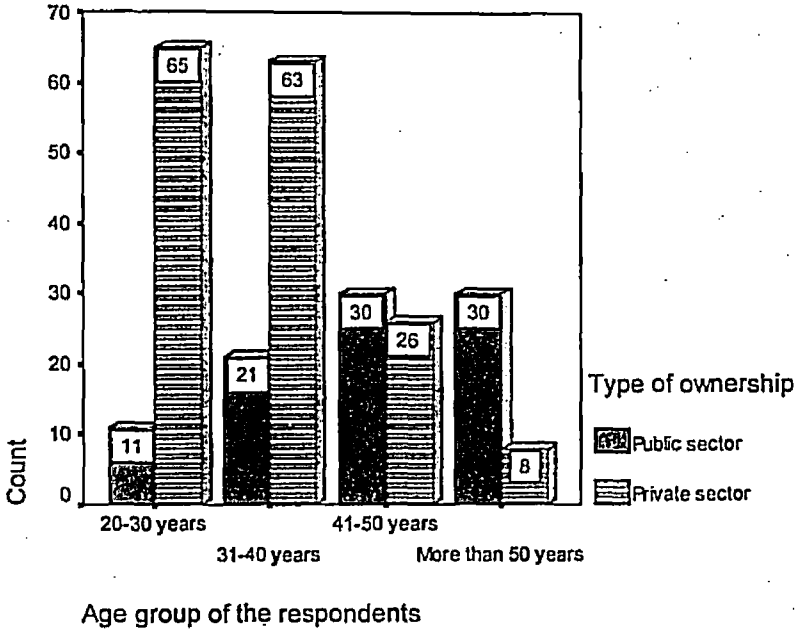
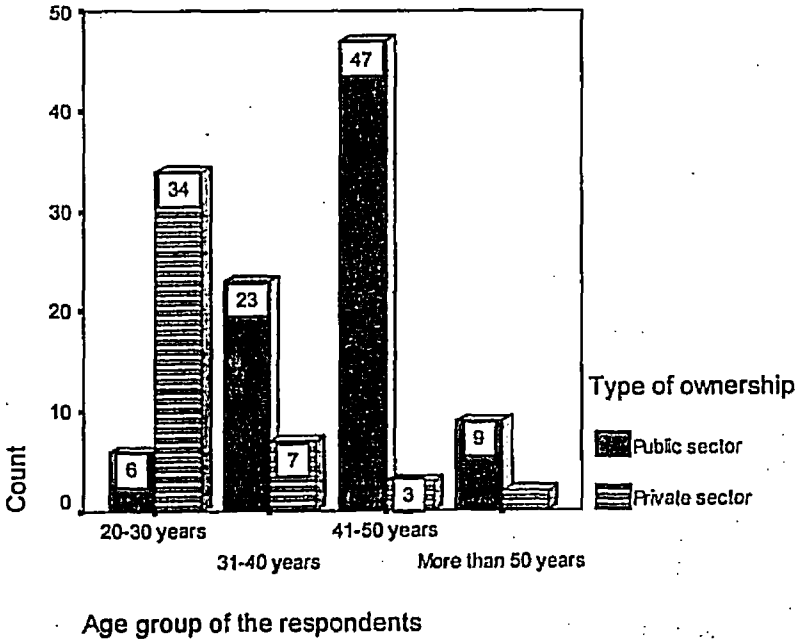


Figure 13: Clustered Bar Chart of Age Group of the Non-officers of Public and Private Sector Banks



Interpretation of the Cross-Tabulation and Clustered Bar Chart

From the table-33 and figure-12 and 13 it came to be known that among 92 public and 162 private sector officers respectively there are 11 and 65 respondents who are between the age group of 20-30 years, 31-40 age group includes 21 and 63 respondents, 41-50 years age group involves 30 and 26 people, and 30 and 2 fall in the age group of more than 50 years. On the other hand, of total 85 public and 46 private sector non-officers there are 6 and 34 respondents fall between the age group of 20-30 years, 31-40 age group includes 23 and 7 respondents, 41-50 years age group incorporates 47 and 3 people, and the age group of more than 50 years involves 9 and 2 respondents respectively.

TABLE 34: *t* Test for Age Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	10.356	.001	8.805	252	.000	9.68	1.099	7.515	11.846
Equal variances not assumed			8.359	161.651	.000	9.68	1.158	7.394	11.967

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average age of the officers of public and private sector banks is the same, i.e.,

$$\mu_1 = \mu_2$$

H_1 : The average age of the officers of public and private sector banks is not the same,

i.e., $\mu_1 \neq \mu_2$

[Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is less than the significance level α i.e., 0.05, it can be assumed that the population variances are relatively unequal. Therefore, t -value, degrees of freedom and two-tailed significance can be used for the unequal variance estimate to determine whether differences exist of average age of the officers between public and private sector bank or not.

Comment on *t*-test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank officers do not have the same average age.

TABLE 35: Group Statistics for Age of the Officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	44.22	9.426	.983
Private sector	162	34.54	7.796	.613

Interpretation of the Group Statistics

It is observed from the table-35 that the average age of public sector bank officers is 44.22 years, with a standard deviation of 9.426 years and a standard error mean of 0.983 years and that of private sector bank officers is 34.54 years, with a standard deviation of 7.796 years and a standard error mean of 0.613 years. That means the average age of public sector bank officers is higher than that of private sector bank officers.

TABLE 36: *t* Test for Age Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df.	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.463	.497	9.528	129	.000	11.50	1.207	-9.111	13.887
Equal variances not assumed			9.282	85.729	.000	11.50	1.239	-9.036	13.961

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average age of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average age of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$

[Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average age of the non-officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank non-officers do not have the same average age.

TABLE 37: Group Statistics for Age of the Non-officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	43.41	6.385	.693
Private sector	46	31.91	6.966	1.027

Interpretation of the Group Statistics

It is observed from the table-37 that the average age of public sector bank non-officers is 43.41 years, with a standard deviation of 6.385 years and a standard error mean of 0.693 years and that of private sector bank non-officers is 31.91 years, with a standard deviation of 6.966 years and a standard error mean of 1.027 years. That means the average age of public sector bank non-officers is higher than that of private sector bank non-officers.

TABLE 38: Cross-Tabulation of Experience Group of the Officers and Non-officers and Type of Ownership of the Banks

		Type of ownership of the banks				Total	
		Public sector		Private sector		Officers	Non-officers
		Officers	Non-officers	Officers	Non-officers		
Experience in the present bank in group	≤ 2 years	9	6	60	14	69	20
	2+ to 5 years	7	0	31	19	38	19
	5+ to 10 years	6	4	35	7	41	11
	10+ to 15 years	8	11	21	3	29	14
	More than 15 years	62	64	15	3	77	67
Total		92	85	85	46	46	131

Figure 14: Clustered Bar Chart of Experience Group of the Officers of Public and Private Sector Banks

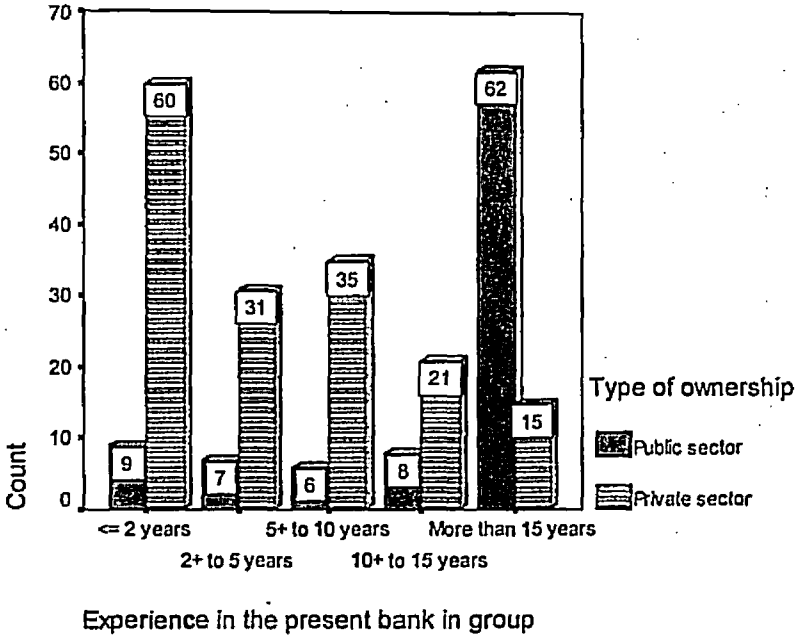
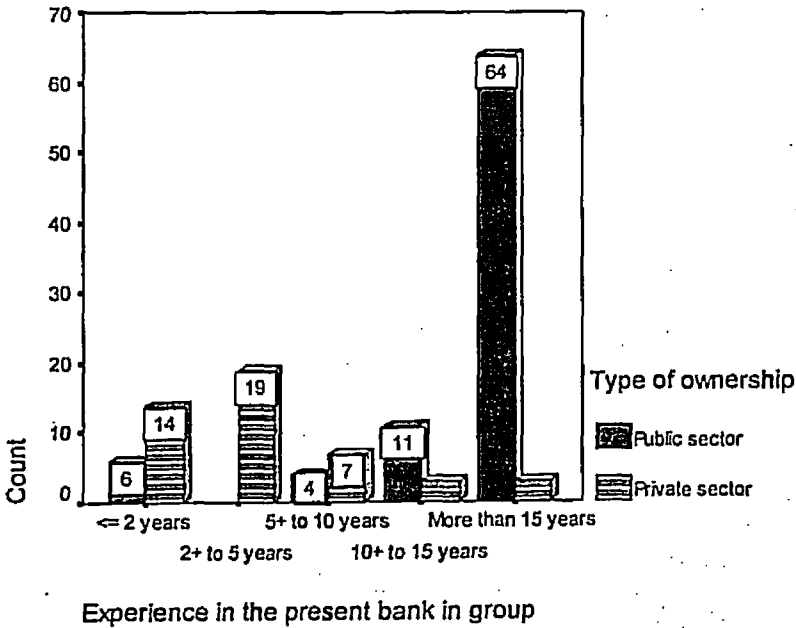


Figure 15: Clustered Bar Chart of Experience Group of the Non-officers of Public and Private Sector Banks



Interpretation of the Cross-Tabulation and Clustered Bar Chart

The table-38 and figure-14 and 15 unveil that of total 92 public and 162 private sector officers who have working experience in the present bank, there are 9 and 60, 7 and 31, 6 and 35, 8 and 21, and 62 and 15 respondents fall respectively between the time period of ≤ 2 years, 2+ to 5 years, 5+ to 10 years, 10+ to 15 years, and more than 15 years. Again, 6 and 14, 0 and 19, 4 and 7, 11 and 3, and 64 and 3 respondents of respectively 85 public and 46 private sector non-officers who fall between the time period of ≤ 2 years, 2+ to 5 years, 5+ to 10 years, 10+ to 15 years, and more than 15 years of working experience in the present bank.

TABLE 39: *t* Test for Experience Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	45.993	.000	11.834	252	.000	146.7293	12.39884	122.31	171.14
Equal variances not assumed			10.325	127.139	.000	146.7293	14.21049	118.60	174.84

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average experience of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average experience of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is less than the significance level α i.e., 0.05, it can be assumed that the population variances are relatively unequal. Therefore, t -value, degrees of freedom and two-tailed significance can be used for the unequal variance estimate to determine whether differences exist of average experience of the officers between public and private sector bank or not.

Comment on *t*-test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank officers do not have the same average experience.

TABLE 40: Group Statistics for Experience in Months of the Officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	222.9022	124.70802	13.00171
Private sector	162	76.1728	72.99831	5.73529

Interpretation of the Group Statistics

It is observed from the table-40 that the average experience of public sector bank officers is 222.9022 months, with a standard deviation of 124.70802 months and a standard error mean of 13.00171 months and that of private sector bank officers is 76.1728 months, with a standard deviation of 72.99831 months and a standard error mean of 5.73529 months. That means the average experience of public sector bank officers is higher than that of private sector bank officers.

TABLE 41: *t* Test for Experience Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Equal variances assumed	.718	.398	9.923	129	.000	158.7862	16.00254	127.12	190.44
Equal variances not assumed			9.699	86.528	.000	158.7862	16.37204	126.24	191.32

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average experience of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average experience of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average experience of the non-officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank non-officers do not have the same average experience.

TABLE 42: Group Statistics for Experience in Months of the Non-officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	229.0471	85.01875	9.22158
Private sector	46	70.2609	91.75122	13.52798

Interpretation of the Group Statistics

It is observed from the table-42 that the average experience of public sector bank non-officers is 229.0471 months, with a standard deviation of 85.01875 months and a standard error mean of 9.22158 months and that of private sector bank non-officers is 70.2609 months, with a standard deviation of 91.75122 months and a standard error mean of 13.52798 months. That means the average experience of public sector bank non-officers is higher than that of private sector bank non-officers.

TABLE 43: *t* Test for Working Hours Between Officers

	Levene's Test for Equality of Variances		<i>t</i> -test for Equality of Means						
	F	Sig.	<i>t</i>	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	2.509	.114	-3.004	252	.003	-.47	.157	-.780	-.162
Equal variances not assumed			-2.935	176.326	.004	-.47	.161	-.788	-.154

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average working hours of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average working hours of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average working hours of the officers between public and private sector bank or not.

Comment on *t*-test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank officers do not have the same average working hours.

TABLE 44: Group Statistics for Working Hours/Day of the Officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	9.15	1.266	.132
Private sector	162	9.62	1.164	.091

Interpretation of the Group Statistics

It is observed from the table-44 that the average working hours of public sector bank officers is 9.15 hours, with a standard deviation of 1.266 hours and a standard error mean of 0.132 hour and that of private sector bank officers is 9.62 hours, with a standard deviation of 1.164 hours and a standard error mean of 0.091 hour working hours. That means the average working hours of private sector bank officers is higher than that of public sector bank officers.

TABLE 45: *t* Test for Working Hours Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	7.376	.008	-2.444	129	.016	-.48	.197	-.871	-.092
Equal variances not assumed			-2.623	112.159	.010	-.48	.183	-.844	-.118

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average working hours of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average working hours of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is less than the significance level α i.e., 0.05, it can be assumed that the population variances are relatively unequal. Therefore, t -value, degrees of freedom and two-tailed significance can be used for the unequal variance estimate to determine whether differences exist of average working hours of the non-officers between public and private sector bank or not.

Comment on *t*-test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank non-officers do not have the same average working hours.

TABLE 46: Group Statistics for Working Hours/Day of the Non-officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	9.11	1.155	.125
Private sector	46	9.59	.909	.134

Interpretation of the Group Statistics

It is observed from the table-46 that the average working hours of public sector bank non-officers is 9.11 hours, with a standard deviation of 1.155 hours and a standard error mean of 0.125 hour and that of private sector bank non-officers is 9.59 hours, with a standard deviation of 0.909 hour and a standard error mean of 0.134 hour. That means the average working hours of private sector bank non-officers is higher than that of public sector bank non-officers.

TABLE 47: *t* Test for Salary with Allowances Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig.(2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	51.353	.000	-6.250	252	.000	-14406.31	2305.00	-18945.84	-9866.78
Equal variances not assumed			-7.878	209.922	.000	-14406.31	1828.59	-18011.07	-10801.54

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average salary with allowances of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average salary with allowances of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is less than the significance level α i.e., 0.05, it can be assumed that the population variances are relatively unequal. Therefore, t -value, degrees of freedom and two-tailed significance can be used for the unequal variance estimate to determine whether differences exist of average salary with allowances of the officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank officers do not have the same average salary with allowances.

TABLE 48: Group Statistics for Salary with Allowances/Month of the Officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	18499.83	6703.268	698.864
Private sector	162	32906.15	21507.382	1689.779

Interpretation of the Group Statistics

It is observed from the table-48 that the average salary with allowances of public sector bank officers is taka 18,499.83, with a standard deviation of taka 6,703.268 and a standard error mean of taka 698.864 and that of private sector bank officers is taka 32,906.15, with a standard deviation of taka 21,507.382 and a standard error mean of taka 1,689.779. That means the average salary with allowances of private sector bank officers is higher than that of public sector bank officers.

TABLE 49: *t* Test for Salary with Allowances Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	32.373	.000	-2.505	129	.013	-1619.04	646.232	-2897.62	-340.450
Equal variances not assumed			-2.142	60.858	.036	-1619.04	755.851	-3130.52	-107.548

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average salary with allowances of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average salary with allowances of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is less than the significance level α i.e., 0.05, it can be assumed that the population variances are relatively unequal. Therefore, t -value, degrees of freedom and two-tailed significance can be used for the unequal variance estimate to determine whether differences exist of average salary with allowances of the non-officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank non-officers do not have the same average salary with allowances.

TABLE 50: Group Statistics for Salary with Allowances/Month of the Non-officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	10498.53	2670.376	289.643
Private sector	46	12117.57	4735.101	698.153

Interpretation of the Group Statistics

It is observed from the table-50 that the average salary with allowances of public sector bank non-officers is taka 10,498.53, with a standard deviation of taka 2,670.376 and a standard error mean of taka 289.643 and that of private sector bank non-officers is taka 12,117.57, with a standard deviation of taka 4,735.101 and a standard error mean of taka 698.153. That means the average salary with allowances of private sector bank non-officers is higher than that of public sector bank non-officers.

TABLE 51: t Test for Job Descriptive Index (JDI)-Work Score Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	8.512	.004	-.388	252	.699	-1.0638	2.74447	-6.46	4.34
Equal variances not assumed			-.367	160.347	.714	-1.0638	2.89865	-6.78	4.66

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average Job Descriptive Index (JDI)-Work score of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average Job Descriptive Index (JDI)-Work score of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is less than the significance level α i.e., 0.05, it can be assumed that the population variances are relatively unequal. Therefore, t -value, degrees of freedom and two-tailed significance can be used for the unequal variance estimate to determine whether differences exist of average Job Descriptive Index (JDI)-Work score of the officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank officers have the same average Job Descriptive Index (JDI)-Work score.

TABLE 52: Group Statistics for Job Descriptive Index (JDI)-Work Score of the Officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	66.0829	23.66107	2.46684
Private sector	162	67.1468	19.37358	1.52213

Interpretation of the Group Statistics

It is observed from the table-52 that the average Job Descriptive Index (JDI)-Work score of public sector bank officers is 66.0829, with a standard deviation of 23.66107 and a standard error mean of 2.46684 and that of private sector bank officers is 67.1468, with a standard deviation of 19.37358 and a standard error mean of 1.52213. That means the average Job Descriptive Index (JDI)-Work score of private sector bank officers is higher than that of public sector bank officers. But this difference is not statistically significant.

TABLE 53: *t* Test for Job Descriptive Index (JDI)-Work Score Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.937	.335	1.677	129	.096	6.7448	4.02085	-1.21	14.70
Equal variances not assumed			1.711	97.792	.090	6.7448	3.94176	-1.07	14.56

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average Job Descriptive Index (JDI)-Work score of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average Job Descriptive Index (JDI)-Work score of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of *F* is greater than the significance level α i.e., 0.05, H_0 is not rejected, and *t* based on the pooled variance estimate can be used to determine whether differences exist of average Job Descriptive Index (JDI)-Work score of the non-officers between public and private sector bank or not.

Comment on *t*-test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank non-officers have the same average Job Descriptive Index (JDI)-Work score.

TABLE 54: Group Statistics for Job Descriptive Index (JDI)-Work Score of the Non-officers

Types of ownership	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	62.9847	22.45886	2.43601
Private sector	46	56.2399	21.01798	3.09893

Interpretation of the Group Statistics

It is observed from the table-54 that the average Job Descriptive Index (JDI)-Work score of public sector bank non-officers is 62.9847, with a standard deviation of 22.45886 and a standard error mean of 2.43601 and that of private sector bank non-officers is 56.2399, with a standard deviation of 21.01798 and a standard error mean of 3.09893. That means the average Job Descriptive Index (JDI)-Work score of public sector bank non-officers is higher than that of private sector bank non-officers. But this difference is not statistically significant.

TABLE 55: *t* Test for Job Descriptive Index (JDI)-Promotion Score Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.379	.539	-6.837	252	.000	-22.4414	3.28248	-28.90	-15.97
Equal variances not assumed			-6.661	174.886	.000	-22.4414	3.36886	-29.09	-15.79

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average Job Descriptive Index (JDI)-Promotion score of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average Job Descriptive Index (JDI)-Promotion score of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average Job Descriptive Index (JDI)-Promotion score of the officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank officers do not have the same average Job Descriptive Index (JDI)-Promotion score.

TABLE 56: Group Statistics for Job Descriptive Index (JDI)-Promotion Score of the Officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	52.4557	26.64720	2.77816
Private sector	162	74.8971	24.25346	1.90553

Interpretation of the Group Statistics

It is observed from the table-56 that the average Job Descriptive Index (JDI)-Promotion score of public sector bank officers is 52.4557, with a standard deviation of 26.64720 and a standard error mean of 2.77816 and that of private sector bank officers is 74.8971, with a standard deviation of 24.25346 and a standard error mean of 1.90553. That means the average Job Descriptive Index (JDI)-Promotion score of private sector bank officers is higher than that of public sector bank officers.

TABLE 57: *t* Test for Job Descriptive Index (JDI)-Promotion Score Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	7.715	.006	1.958	129	.052	8.6000	4.39123	-.088	17.28
Equal variances not assumed			2.177	121.227	.031	8.6000	3.94959	.780	16.41

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average Job Descriptive Index (JDI)-Promotion score of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average Job Descriptive Index (JDI)-Promotion score of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is less than the significance level α i.e., 0.05, it can be assumed that the population variances are relatively unequal. Therefore, t -value, degrees of freedom and two-tailed significance can be used for the unequal variance estimate to determine whether differences exist of average Job Descriptive Index (JDI)-Promotion score of the non-officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank non-officers do not have the same average Job Descriptive Index (JDI)-Promotion score.

TABLE 58: Group Statistics for Job Descriptive Index (JDI)- Promotion Score of the Non-officers

Types of ownership	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	46.3617	26.52133	2.87664
Private sector	46	37.7617	18.35516	2.70632

Interpretation of the Group Statistics

It is observed from the table-58 that the average Job Descriptive Index (JDI)-Promotion score of public sector bank non-officers is 46.3617, with a standard deviation of 26.52133 and a standard error mean of 2.87664 and that of private sector bank non-officers is 37.7617, with a standard deviation of 18.35516 and a standard error mean of 2.70632. That means the average Job Descriptive Index (JDI)-Promotion score of public sector bank non-officers is higher than that of private sector bank non-officers.

TABLE 59: t Test for Job Descriptive Index (JDI)-Supervision Score Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.033	.856	-.002	252	.998	-.0050	2.57619	-5.078	5.068
Equal variances not assumed			-.002	194.075	.998	-.0050	2.55445	-5.043	5.033

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average Job Descriptive Index (JDI)-Supervision Score of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average Job Descriptive Index (JDI)-Supervision Score of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average Job Descriptive Index (JDI)-Supervision Score of the officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank officers have the same average Job Descriptive Index (JDI)-Supervision Score.

TABLE 60: Group Statistics for Job Descriptive Index (JDI)-Supervision Score of the Officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	78.8245	19.34716	2.01708
Private sector	162	78.8294	19.94919	1.56736

Interpretation of the Group Statistics

It is observed from the table-60 that the average Job Descriptive Index (JDI)-Supervision Score of public sector bank officers is 78.8245, with a standard deviation of 19.34716 and a standard error mean of 2.01708 and that of private sector bank officers is 78.8294, with a standard deviation of 19.94919 and a standard error mean of 1.56736. That means the average Job Descriptive Index (JDI)-Supervision Score of public sector bank officers is almost equal to that of private sector bank officers.

TABLE 61: *t* Test for Job Descriptive Index (JDI)-Supervision Score Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.392	.532	.610	129	.543	2.4609	4.03209	-5.51	10.43
Equal variances not assumed			.619	96.198	.537	2.4609	3.97565	-5.43	10.35

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average Job Descriptive Index (JDI)-Supervision score of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average Job Descriptive Index (JDI)-Supervision score of the non-officers of public and private sector bank is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average Job Descriptive Index (JDI)-Supervision score of the non-officers between public and private sector bank or not.

Comment on *t*-test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank non-officers have the same average Job Descriptive Index (JDI)-Supervision score.

TABLE 62: Group Statistics for Job Descriptive Index (JDI)-Supervision Score of the Non-officers

Types of ownership	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	73.8780	22.38153	2.42762
Private sector	46	71.4171	21.35357	3.14841

Interpretation of the Group Statistics

It is observed from the table-62 that the average Job Descriptive Index (JDI)-Supervision score of public sector bank non-officers is 73.8780, with a standard deviation of 22.38153 and a standard error mean of 2.42762 and that of private sector bank non-officers is 71.4171, with a standard deviation of 21.35357 and a standard error mean of 3.14841. That means the average Job Descriptive Index (JDI)-Supervision score of public sector bank non-officers is higher than that of private sector bank non-officers. But this difference is not statistically significant.

TABLE 63: t Test for Job Descriptive Index (JDI)-Co-workers Score Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.033	.856	-.002	252	.998	-.0050	2.57619	-5.07	5.06
Equal variances not assumed			-.002	194.075	.998	-.0050	2.55445	-5.04	5.03

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average Job Descriptive Index (JDI)-Co-workers score of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average Job Descriptive Index (JDI)-Co-workers score of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average Job Descriptive Index (JDI)-Co-workers score of the officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank officers have the same average Job Descriptive Index (JDI)-Co-workers score.

TABLE 64: Group Statistics for Job Descriptive Index (JDI)-Co-workers Score of the Officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	78.8245	19.34716	2.01708
Private sector	162	78.8294	19.94919	1.56736

Interpretation of the Group Statistics

It is observed from the table-64 that the average Job Descriptive Index (JDI)-Co-workers score of public sector bank officers is 78.8245, with a standard deviation of 19.34716 and a standard error mean of 2.01708 and that of private sector bank officers is 78.8294, with a standard deviation of 19.94919 and a standard error mean of 1.56736. That means the average Job Descriptive Index (JDI)-Co-workers score of public sector bank officers is almost equal to that of private sector bank officers.

TABLE 65: *t* Test for Job Descriptive Index (JDI)-Co-workers Score Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.037	.849	.597	129	.552	2.3719	3.97361	-5.48	10.23
Equal variances not assumed			.597	92.413	.552	2.3719	3.97326	-5.51	10.26

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average Job Descriptive Index (JDI)-Co-workers score of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average Job Descriptive Index (JDI)-Co-workers score of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average Job Descriptive Index (JDI)-Co-workers score of the non-officers between public and private sector bank or not.

Comment on *t*-test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank non-officers have the same average Job Descriptive Index (JDI)-Co-workers score.

TABLE 66: Group Statistics for Job Descriptive Index (JDI)-Co-workers Score of the Non-officers

Types of ownership	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	77.7342	21.71108	2.35490
Private sector	46	75.3623	21.70478	3.20019

Interpretation of the Group Statistics

It is observed from the table-66 that the average Job Descriptive Index (JDI)-Co-workers score of public sector bank non-officers is 77.7342, with a standard deviation of 21.71108 and a standard error mean of 2.35490 and that of private sector bank non-officers is 75.3623, with a standard deviation of 21.70478 and a standard error mean of 3.20019. That means the average Job Descriptive Index (JDI)-Co-workers score of public sector bank non-officers is higher than that of private sector bank non-officers. But this difference is not statistically significant.

TABLE 67: t Test for Happiness Score of Personal Life Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	5.315	.022	.062	252	.950	.01	.108	-.205	.219
Equal variances not assumed			.059	161.925	.953	.01	.113	-.217	.230

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average happiness score of personal life of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average happiness score of personal life of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is less than the significance level α i.e., 0.05, it can be assumed that the population variances are relatively unequal. Therefore, t -value, degrees of freedom and two-tailed significance can be used for the unequal variance estimate to determine whether differences exist of average happiness score of personal life of the officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank officers have the same average happiness score of personal life.

TABLE 68: Group Statistics for Happiness Score of Personal Life of the Officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	4.09	.922	.096
Private sector	162	4.08	.764	.060

Interpretation of the Group Statistics

It is observed from the table-68 that the average happiness score of personal life of public sector bank officers is 4.09, with a standard deviation of 0.922 and a standard error mean of 0.096 and that of private sector bank officers is 4.08, with a standard deviation of 0.764 and a standard error mean of 0.060. That means the average happiness score of personal life of public sector bank officers is almost equal to that of private sector bank officers.

TABLE 69: t Test for Happiness Score of Personal Life Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.214	.645	-2.457	129	.015	-.42	.171	-.757	-.082
Equal variances not assumed			-2.452	91.854	.016	-.42	.171	-.759	-.080

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average happiness score of personal life of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average happiness score of personal life of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average happiness score of personal life of the non-officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank non-officers do not have the same average happiness score of personal life.

TABLE 70: Group Statistics for Happiness Score of Personal Life of the Non-officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	4.06	.930	.101
Private sector	46	4.48	.937	.138

Interpretation of the Group Statistics

It is observed from the table-70 that the average happiness score of personal life of public sector bank non-officers is 4.06, with a standard deviation of 0.930 and a standard error mean of 0.101 and that of private sector bank non-officers is 4.48, with a standard deviation of 0.937 and a standard error mean of 0.138. That means the average happiness score of personal life of private sector bank non-officers is higher than that of public sector bank non-officers.

TABLE 71: *t* Test for Happiness Score of Family Life Between Officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	1.962	.163	-1.119	252	.264	-.12	.108	-.334	.092
Equal variances not assumed			-1.079	169.112	.282	-.12	.112	-.343	.101

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average happiness score of family life of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average happiness score of family life of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of *F* is greater than the significance level α i.e., 0.05, H_0 is not rejected, and *t* based on the pooled variance estimate can be used to determine whether differences exist of average happiness score of family life of the officers between public and private sector bank or not.

Comment on *t*-test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank officers have the same average happiness score of family life.

TABLE 72: Group Statistics for Happiness Score of Family Life of the Officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	4.12	.900	.094
Private sector	162	4.24	.787	.062

Interpretation of the Group Statistics

It is observed from the table-72 that the average happiness score of family life of public sector bank officers is 4.12, with a standard deviation of 0.900 and a standard error mean of 0.094 and that of private sector bank officers is 4.24, with a standard deviation of 0.787 and a standard error mean of 0.062. That means the average happiness score of family life of private sector bank officers is higher than that of public sector bank officers. But this difference is not statistically significant.

TABLE 73: *t* Test for Happiness Score of Family Life Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	2.289	.133	-2.580	129	.011	-.51	.197	-.899	-.119
Equal variances not assumed			-2.746	109.819	.007	-.51	.185	-.876	-.142

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average happiness score of family life of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average happiness score of family life of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average happiness score of family life of the non-officers between public and private sector bank or not.

Comment on *t*-test for Equality of Means:

The observed two-tailed significance level is less than 5%; so null hypothesis can be rejected and it can be concluded that public and private sector bank non-officers do not have the same average happiness score of family life.

TABLE 74: Group Statistics for Happiness Score of Family Life of the Non-officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	3.88	1.149	.125
Private sector	46	4.39	.930	.137

Interpretation of the Group Statistics

It is observed from the table-74 that the average happiness score of family life of public sector bank non-officers is 3.88, with a standard deviation of 1.149 and a standard error mean of 0.125 and that of private sector bank non-officers is 4.39, with a standard deviation of 0.930 and a standard error mean of 0.137. That means the average happiness score of family life of private sector bank non-officers is higher than that of public sector bank non-officers.

TABLE 75: *t* Test for Happiness Score of Social Life Between Officers

	Levene's Test for Equality of Variances		<i>t</i> -test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	3.450	.064	-.920	252	.358	-.11	.116	-.334	.121
Equal variances not assumed			-.870	159.660	.386	-.11	.122	-.348	.135

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H_0 : The average happiness score of social life of the officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H_1 : The average happiness score of social life of the officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of F is greater than the significance level α i.e., 0.05, H_0 is not rejected, and t based on the pooled variance estimate can be used to determine whether differences exist of average happiness score of social life of the officers between public and private sector bank or not.

Comment on t -test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank officers have the same average happiness score of social life.

TABLE 76: Group Statistics for Happiness Score of Social Life of the Officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	92	4.01	1.000	.104
Private sector	162	4.12	.814	.064

Interpretation of the Group Statistics

It is observed from the table-76 that the average happiness score of social life of public sector bank officers is 4.01, with a standard deviation of 1.000 and a standard error mean of 0.104 and that of private sector bank officers is 4.12, with a standard deviation of 0.814 and a standard error mean of 0.064. That means the average happiness score of social life of private sector bank officers is higher than that of public sector bank officers. But this difference is not statistically significant.

TABLE 77: *t* Test for Happiness Score of Social Life Between Non-officers

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.002	.963	-1.232	129	.220	-.20	.163	-.522	.121
Equal variances not assumed			-1.202	86.171	.233	-.20	.167	-.531	.131

Interpretation of the Results

Hypotheses: The null and the alternative hypotheses are-

H₀: The average happiness score of social life of the non-officers of public and private sector banks is the same, i.e., $\mu_1 = \mu_2$

H₁: The average happiness score of social life of the non-officers of public and private sector banks is not the same, i.e., $\mu_1 \neq \mu_2$ [Two-tailed test]

Comment on Levene's Test for Equality of Variances:

Since the probability of *F* is greater than the significance level α i.e., 0.05, *H₀* is not rejected, and *t* based on the pooled variance estimate can be used to determine whether differences exist of average happiness score of social life of the non-officers between public and private sector bank or not.

Comment on *t*-test for Equality of Means:

The observed two-tailed significance level is greater than 5%; so null hypothesis can be accepted and it can be concluded that public and private sector bank non-officers have the same average happiness score of social life.

TABLE 78: Group Statistics for Happiness Score of Social Life of the Non-officers

Type of ownership of the banks	N	Mean	Std. Deviation	Std. Error Mean
Public sector	85	4.08	.862	.094
Private sector	46	4.28	.935	.138

Interpretation of the Group Statistics

It is observed from the table-78 that the average happiness score of social life of public sector bank non-officers is 4.08, with a standard deviation of 0.862 and a standard error mean of 0.094 and that of private sector bank non-officers is 4.28, with a standard deviation of 0.935 and a standard error mean of 0.138. That means the average happiness score of social life of private sector bank non-officers is higher than that of public sector bank non-officers. But this difference is not statistically significant.

TABLE 79: Inter Correlations Among Some Major Variables of the Public Sector Bank Officers (N = 92)

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Age															
2. Experience	0.922														
	P<.01														
3. Working hours	0.105	0.207													
	N.S.	P<.05													
4. Salary	0.398	0.39	-0.051												
	P<.01	P<.01	N.S.												
5. Work	0.112	0.127	-0.248	0.21											
	N.S.	N.S.	P<.05	P<.05											
6. Promotion	-0.22	-0.25	-0.146	0.021	0.409										
	P<.05	P<.05	N.S.	N.S.	P<.01										
7. Supervision	0.1	0.042	-0.25	0.187	0.651	0.372									
	N.S.	N.S.	P<.05	N.S.	P<.01	P<.01									
8. Co-workers	0.111	0.033	-0.173	0.148	0.379	0.252	0.692								
	N.S.	N.S.	N.S.	N.S.	P<.01	P<.05	P<.01								
9. Personal life	0.145	0.136	-0.143	0.155	0.375	0.144	0.174	0.259							
	N.S.	N.S.	N.S.	N.S.	P<.01	N.S.	N.S.	P<.05							
10. Family life	0.116	0.101	-0.17	0.055	0.351	0.051	0.2043	0.225	0.822						
	N.S.	N.S.	N.S.	N.S.	P<.01	N.S.	N.S.	P<.05	P<.01						
11. Social life	0.043	0.033	-0.175	0.017	0.46	0.133	0.2897	0.24	0.619	0.634					
	N.S.	N.S.	N.S.	N.S.	P<.01	N.S.	P<.01	P<.05	P<.01	P<.01					
12. Job satisfaction	0.026	0.011	-0.264	0.116	0.764	0.475	0.5887	0.361	0.256	0.318	0.321				
	N.S.	N.S.	P<.05	N.S.	P<.01	P<.01	P<.01	P<.01	P<.05	P<.01	P<.01				
13. Job involvement	0.06	0.106	-0.064	0.14	0.405	0.249	0.3419	0.366	0.322	0.404	0.297	0.456			
	N.S.	N.S.	N.S.	N.S.	P<.01	P<.05	P<.01	P<.01	P<.01	P<.01	P<.01	P<.01			
14. Job stress	-0.138	-0.2	-0.311	-0.08	0.252	0.092	0.2421	0.236	0.085	0.15	0.178	0.213	-0.015		
	N.S.	N.S.	P<.01	N.S.	P<.05	N.S.	P<.05	P<.05	N.S.	N.S.	N.S.	P<.05	N.S.		
15. Propensity to quit the job	0.393	0.409	0.07	0.162	0.394	0.133	0.3475	0.21	0.192	0.266	0.248	0.387	0.371	0.147	
	P<.01	P<.01	N.S.	N.S.	P<.01	N.S.	P<.01	P<.05	N.S.	P<.05	P<.01	P<.01	P<.01	N.S.	

N. S. Means not significant

Interpretation of the Results

Hypothesis Test for Correlation:

Null Hypothesis- $H_0: \rho 's = 0$

Alternative Hypothesis- $H_1: \rho 's \neq 0$ [Two-tailed test]

Age and Experience

Comment on r:

The value of correlation coefficient, $r = 0.922$, which implies that there is almost perfect positive association between age and experience.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and experience.

Age and Working hours

Comment on r:

The value of correlation coefficient, $r = 0.105$, which implies that there is a weak positive association between age and working hours.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and working hours.

Age and Salary

Comment on r:

The value of correlation coefficient, $r = 0.398$, which implies that there is a moderate positive association between age and salary.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and salary.

Age and Work

Comment on r:

The value of correlation coefficient, $r = 0.112$, which implies that there is a weak positive association between age and work.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and work.

Age and Promotion

Comment on r:

The value of correlation coefficient, $r = -0.22$, which implies that there is a weak negative association between age and promotion.

Comment on significance:

Since $p\text{-value} < 0.05$ null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and promotion.

Age and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.1$, which implies that there is a weak positive association between age and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and supervision.

Age and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.111$, which implies that there is a weak positive association between age and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and co-workers.

Age and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.145$, which implies that there is a weak positive association between age and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and personal life.

Age and Family life

Comment on r:

The value of correlation coefficient, $r = 0.116$, which implies that there is a weak positive association between age and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and family life.

Age and Social life

Comment on r:

The value of correlation coefficient, $r = 0.043$, which implies that there is a very weak positive association between age and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and social life.

Age and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.026$, which implies that there is a very weak positive association between age and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and job satisfaction.

Age and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.06$, which implies that there is a very weak positive association between age and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and job involvement.

Age and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.138$, which implies that there is a weak negative association between age and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and job stress.

Age and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.393$, which implies that there is a moderate positive association between age and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and propensity to quit the job.

Experience and Working hours

Comment on r:

The value of correlation coefficient, $r = 0.207$, which implies that there is a weak positive association between experience and working hours.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and working hours.

Experience and Salary

Comment on r:

The value of correlation coefficient, $r = 0.39$, which implies that there is a moderate positive association between experience and salary.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and salary.

Experience and Work

Comment on r:

The value of correlation coefficient, $r = 0.127$, which implies that there is a weak positive association between experience and work.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and work.

Experience and Promotion

Comment on r:

The value of correlation coefficient, $r = -0.25$, which implies that there is a weak negative association between experience and promotion.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and promotion.

Experience and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.042$, which implies that there is a very weak positive association between experience and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and supervision.

Experience and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.033$, which implies that there is a very weak positive association between experience and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and co-workers.

Experience and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.136$, which implies that there is a weak positive association between experience and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and personal life.

Experience and Family life

Comment on r:

The value of correlation coefficient, $r = 0.101$, which implies that there is a weak positive association between experience and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and family life.

Experience and Social life

Comment on r:

The value of correlation coefficient, $r = 0.033$, which implies that there is a very weak positive association between experience and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and social life.

Experience and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.011$, which implies that there is a very weak positive association between experience and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and job satisfaction.

Experience and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.106$, which implies that there is a weak positive association between experience and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and job involvement.

Experience and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.2$, which implies that there is a weak negative association between experience and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and job stress.

Experience and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.409$, which implies that there is a moderate positive association between experience and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and propensity to quit the job.

Working hours and Salary

Comment on r:

The value of correlation coefficient, $r = -0.051$, which implies that there is a very weak negative association between working hours and salary.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and salary.

Working hours and Work

Comment on r:

The value of correlation coefficient, $r = -0.248$, which implies that there is a weak negative association between working hours and work.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between working hours and work.

Working hours and Promotion

Comment on r:

The value of correlation coefficient, $r = -0.146$, which implies that there is a weak negative association between working hours and promotion.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and promotion.

Working hours and Supervision

Comment on r:

The value of correlation coefficient, $r = -0.25$, which implies that there is a weak negative association between working hours and supervision.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between working hours and supervision.

Working hours and Co-workers

Comment on r:

The value of correlation coefficient, $r = -0.173$, which implies that there is a weak negative association between working hours and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and co-workers.

Working hours and Personal life

Comment on r:

The value of correlation coefficient, $r = -0.143$, which implies that there is a weak negative association between working hours and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and personal life.

Working hours and Family life

Comment on r:

The value of correlation coefficient, $r = -0.17$, which implies that there is a weak negative association between working hours and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and family life.

Working hours and Social life

Comment on r:

The value of correlation coefficient, $r = -0.175$, which implies that there is a weak negative association between working hours and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and social life.

Working hours and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = -0.264$, which implies that there is a weak negative association between working hours and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between working hours and job satisfaction.

Working hours and Job involvement

Comment on r:

The value of correlation coefficient, $r = -0.064$, which implies that there is a very weak negative association between working hours and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and job involvement.

Working hours and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.311$, which implies that there is a moderate negative association between working hours and job stress.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between working hours and job stress.

Working hours and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.07$, which implies that there is a very weak positive association between working hours and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and propensity to quit the job.

Salary and Work

Comment on r:

The value of correlation coefficient, $r = 0.21$, which implies that there is a weak positive association between salary and work.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between salary and work.

Salary and Promotion

Comment on r:

The value of correlation coefficient, $r = 0.021$, which implies that there is a very weak positive association between salary and promotion.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and promotion.

Salary and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.187$, which implies that there is a weak positive association between salary and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and supervision.

Salary and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.148$, which implies that there is a weak positive association between salary and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and co-workers.

Salary and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.155$, which implies that there is a weak positive association between salary and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and personal life.

Salary and Family life

Comment on r:

The value of correlation coefficient, $r = 0.055$, which implies that there is a very weak positive association between salary and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and family life.

Salary and Social life

Comment on r:

The value of correlation coefficient, $r = 0.017$, which implies that there is a very weak positive association between salary and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and social life.

Salary and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.116$, which implies that there is a weak positive association between salary and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and job satisfaction.

Salary and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.14$, which implies that there is a weak positive association between salary and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and job involvement.

Salary and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.08$, which implies that there is a very weak negative association between salary and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and job stress.

Salary and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.162$, which implies that there is a weak positive association between salary and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and propensity to quit the job.

Work and Promotion

Comment on r:

The value of correlation coefficient, $r = 0.409$, which implies that there is a moderate positive association between work and promotion.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and promotion.

Work and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.651$, which implies that there is a strong positive association between work and supervision.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and supervision.

Work and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.379$, which implies that there is a moderate positive association between work and co-workers.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and co-workers.

Work and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.375$, which implies that there is a moderate positive association between work and personal life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and personal life.

Work and Family life

Comment on r:

The value of correlation coefficient, $r = 0.351$, which implies that there is a moderate positive association between work and family life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and family life.

Work and Social life

Comment on r:

The value of correlation coefficient, $r = 0.46$, which implies that there is a moderate positive association between work and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and social life.

Work and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.764$, which implies that there is a strong positive association between work and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and job satisfaction.

Work and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.405$, which implies that there is a moderate positive association between work and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and job involvement.

Work and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.252$, which implies that there is a weak positive association between work and job stress.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and job stress.

Work and Propensity to quit the job

Comment on r: 0.394

The value of correlation coefficient, $r = 0.394$, which implies that there is a moderate positive association between work and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and propensity to quit the job.

Promotion and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.372$, which implies that there is a moderate positive association between promotion and supervision.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and supervision.

Promotion and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.252$, which implies that there is a weak positive association between promotion and co-workers.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and co-workers.

Promotion and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.144$, which implies that there is a weak positive association between promotion and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and personal life.

Promotion and Family life

Comment on r:

The value of correlation coefficient, $r = 0.051$, which implies that there is a very weak positive association between promotion and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and family life.

Promotion and Social life

Comment on r:

The value of correlation coefficient, $r = 0.133$, which implies that there is a weak positive association between promotion and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and social life.

Promotion and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.475$, which implies that there is a moderate positive association between promotion and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and job satisfaction.

Promotion and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.249$, which implies that there is a weak positive association between promotion and job involvement.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and job involvement.

Promotion and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.092$, which implies that there is a very weak positive association between promotion and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and job stress.

Promotion and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.133$, which implies that there is a weak positive association between promotion and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and propensity to quit the job.

Supervision and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.692$, which implies that there is a strong positive association between supervision and co-workers.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and co-workers.

Supervision and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.174$, which implies that there is a weak positive association between supervision and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between supervision and personal life.

Supervision and Family life

Comment on r:

The value of correlation coefficient, $r = 0.2043$, which implies that there is a weak positive association between supervision and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between supervision and family life.

Supervision and Social life

Comment on r:

The value of correlation coefficient, $r = 0.2897$, which implies that there is a weak positive association between supervision and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and social life.

Supervision and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.5887$, which implies that there is a strong positive association between supervision and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and job satisfaction.

Supervision and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.3419$, which implies that there is a moderate positive association between supervision and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and job involvement.

Supervision and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.2421$, which implies that there is a weak positive association between supervision and job stress.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and job stress.

Supervision and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.3475$, which implies that there is a moderate positive association between supervision and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and propensity to quit the job.

Co-workers and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.259$, which implies that there is a weak positive association between co-workers and personal life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and personal life.

Co-workers and Family life

Comment on r:

The value of correlation coefficient, $r = 0.225$, which implies that there is a weak positive association between co-workers and family life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and family life.

Co-workers and Social life

Comment on r:

The value of correlation coefficient, $r = 0.24$, which implies that there is a weak positive association between co-workers and social life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and social life.

Co-workers and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.361$, which implies that there is a moderate positive association between co-workers and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and job satisfaction.

Co-workers and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.366$, which implies that there is a moderate positive association between co-workers and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and job involvement.

Co-workers and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.236$, which implies that there is a weak positive association between co-workers and job stress.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and job stress.

Co-workers and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.21$, which implies that there is a weak positive association between co-workers and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and propensity to quit the job.

Personal life and Family life

Comment on r:

The value of correlation coefficient, $r = 0.822$, which implies that there is a strong positive association between personal life and family life.

Comment on significance: $P < .01$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and family life.

Personal life and Social life

Comment on r:

The value of correlation coefficient, $r = 0.619$, which implies that there is a strong positive association between personal life and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and social life.

Personal life and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.256$, which implies that there is a weak positive association between personal life and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and job satisfaction.

Personal life and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.322$, which implies that there is a moderate positive association between personal life and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and job involvement.

Personal life and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.085$, which implies that there is a very weak positive association between personal life and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between personal life and job stress.

Personal life and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.192$, which implies that there is a weak positive association between personal life and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between personal life and propensity to quit the job.

Family life and Social life

Comment on r:

The value of correlation coefficient, $r = 0.634$, which implies that there is a strong positive association between family life and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between family life and social life.

Family life and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.318$, which implies that there is a moderate positive association between family life and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between family life and job satisfaction.

Family life and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.404$, which implies that there is a moderate positive association between family life and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between family life and job involvement.

Family life and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.15$, which implies that there is a weak positive association between family life and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and job stress.

Family life and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.266$, which implies that there is a weak positive association between family life and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between family life and propensity to quit the job.

Social life and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.321$, which implies that there is a moderate positive association between social life and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between social life and job satisfaction.

Social life and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.297$, which implies that there is a moderate positive association between social life and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between social life and job involvement.

Social life and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.178$, which implies that there is a weak positive association between social life and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between social life and job stress.

Social life and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.248$, which implies that there is a weak positive association between social life and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between social life and propensity to quit the job.

Job satisfaction and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.456$, which implies that there is a moderate positive association between job satisfaction and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between job satisfaction and job involvement.

Job satisfaction and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.213$, which implies that there is a weak positive association between job satisfaction and job stress.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between job satisfaction and job stress.

Job satisfaction and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.387$, which implies that there is a moderate positive association between job satisfaction and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between job satisfaction and propensity to quit the job.

Job involvement and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.015$, which implies that there is a very weak negative association between job involvement and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job involvement and job stress.

Job involvement and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.371$, which implies that there is a moderate positive association between job involvement and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between job involvement and propensity to quit the job.

Job stress and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.147$, which implies that there is a weak positive association between job stress and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job stress and propensity to quit the job.

Job stress and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.147$, which implies that there is a weak positive association between job stress and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job stress and propensity to quit the job.

TABLE 80: Inter Correlations Among Some Major Variables of the Private Sector Bank Officers (N = 162)

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Age															
2. Experience	0.753 P<.01														
3. Working hours	0.278 P<.01	0.161 P<.05													
4. Salary	0.448 P<.01	0.314 P<.01	0.379 P<.01												
5. Work	0.015 N.S.	0.023 N.S.	-0.25 P<.01	0.201 P<.05											
6. Promotion	0.084 N.S.	0.107 N.S.	-0.03 N.S.	0.205 P<.01	0.469 P<.01										
7. Supervision	-0.093 N.S.	-0.08 N.S.	0.112 N.S.	0.097 N.S.	0.299 P<.01	0.397 P<.01									
8. Co-workers	-0.063 N.S.	-0.08 N.S.	-0.08 N.S.	0.217 P<.01	0.495 P<.01	0.414 P<.01	0.564 P<.01								
9. Personal life	-0.022 N.S.	-0.07 N.S.	0.055 N.S.	0.089 N.S.	0.273 P<.01	0.126 N.S.	0.17 P<.05	0.224 P<.01							
10. Family life	0.05 N.S.	0.034 N.S.	0.066 N.S.	0.027 N.S.	0.085 N.S.	0.139 N.S.	0.015 N.S.	0.09 P<.01	0.619 P<.01						
11. Social life	-0.23 P<.01	-0.26 P<.01	0.06 N.S.	0.029 N.S.	0.252 P<.01	0.101 N.S.	0.091 N.S.	0.136 N.S.	0.604 P<.01	0.411 P<.01					
12. Job satisfaction	-0.153 N.S.	-0.03 N.S.	-0.14 N.S.	0.216 P<.01	0.694 P<.01	0.427 P<.01	0.376 P<.01	0.405 P<.01	0.279 P<.01	0.031 P<.01	0.288 P<.01				
13. Job involvement	0.155 P<.05	0.183 P<.05	-0.05 N.S.	0.195 P<.05	0.386 P<.01	0.288 P<.01	0.261 P<.01	0.3 P<.01	0.19 P<.05	0.131 N.S.	0.076 N.S.	0.489 P<.01			
14. Job stress	0.064 N.S.	2E-04 N.S.	-0.11 N.S.	-0.07 N.S.	0.267 P<.01	0.088 N.S.	0.038 N.S.	-0.04 N.S.	0.168 P<.08	-0 N.S.	0.127 N.S.	0.119 N.S.	0.117 N.S.		
15. Propensity to quit the job	-0.085 N.S.	-0.04 N.S.	-0.03 N.S.	0.051 N.S.	0.1 N.S.	0.096 N.S.	0.056 N.S.	0.009 N.S.	0.161 P<.05	-0.06 N.S.	0.163 P<.05	0.177 P<.05	0.091 N.S.	0.227 P<.01	

N. S. Means not significant

Interpretation of the Results

Hypothesis Test for Correlation:

Null Hypothesis- $H_0: \rho 's = 0$

Alternative Hypothesis- $H_1: \rho 's \neq 0$ [Two-tailed test]

Age and Experience

Comment on r:

The value of correlation coefficient, $r = 0.753$, which implies that there is a strong positive association between age and experience.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and experience.

Age and Working hours

Comment on r:

The value of correlation coefficient, $r = 0.278$, which implies that there is a weak positive association between age and working hours.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and working hours.

Age and Salary

Comment on r:

The value of correlation coefficient, $r = 0.448$, which implies that there is a moderate positive association between age and salary.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and salary.

Age and Work

Comment on r:

The value of correlation coefficient, $r = 0.015$, which implies that there is a very weak positive association between age and work.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and work.

Age and Promotion

Comment on r:

The value of correlation coefficient, $r = 0.084$, which implies that there is a very weak positive association between age and promotion.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and promotion.

Age and Supervision

Comment on r:

The value of correlation coefficient, $r = -0.063$, which implies that there is a very weak negative association between age and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and supervision.

Age and Co-workers

Comment on r:

The value of correlation coefficient, $r = -0.063$, which implies that there is a very weak negative association between age and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and co-workers.

Age and Personal life

Comment on r:

The value of correlation coefficient, $r = -0.022$, which implies that there is a very weak negative association between age and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and personal life.

Age and Family life

Comment on r:

The value of correlation coefficient, $r = 0.05$, which implies that there is a very weak positive association between age and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and family life.

Age and Social life

Comment on r:

The value of correlation coefficient, $r = -0.23$, which implies that there is a very weak negative association between age and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and social life.

Age and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = -0.153$, which implies that there is a very weak negative association between age and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and job satisfaction.

Age and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.155$, which implies that there is a very weak positive association between age and job involvement.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and job involvement.

Age and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.064$, which implies that there is a very weak positive association between age and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and job stress.

Age and Propensity to quit the job

Comment on r :

The value of correlation coefficient, $r = -0.035$, which implies that there is a very weak negative association between age and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and propensity to quit the job.

Experience and Working hours

Comment on r :

The value of correlation coefficient, $r = 0.161$, which implies that there is a weak positive association between experience and working hours.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and working hours.

Experience and Salary

Comment on r :

The value of correlation coefficient, $r = 0.314$, which implies that there is a moderate positive association between experience and salary.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and salary.

Experience and Work

Comment on r :

The value of correlation coefficient, $r = 0.023$, which implies that there is a very weak positive association between experience and work.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and work.

Experience and Promotion

Comment on r:

The value of correlation coefficient, $r = 0.107$, which implies that there is a weak positive association between experience and promotion.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and promotion.

Experience and Supervision

Comment on r:

The value of correlation coefficient, $r = -0.08$, which implies that there is a very very weak negative association between experience and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and supervision.

Experience and Co-workers

Comment on r:

The value of correlation coefficient, $r = -0.08$, which implies that there is a very very weak negative association between experience and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and co-workers.

Experience and Personal life

Comment on r:

The value of correlation coefficient, $r = -0.07$, which implies that there is a very weak negative association between experience and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and personal life.

Experience and Family life

Comment on r:

The value of correlation coefficient, $r = 0.034$, which implies that there is a very weak positive association between experience and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and family life.

Experience and Social life

Comment on r:

The value of correlation coefficient, $r = -0.26$, which implies that there is a very weak negative association between experience and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and social life.

Experience and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = -0.03$, which implies that there is a very weak negative association between experience and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and job satisfaction.

Experience and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.183$, which implies that there is a weak positive association between experience and job involvement.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and job involvement.

Experience and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.0002$, which implies that there is no association between experience and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and job stress.

Experience and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = -0.04$, which implies that there is a very weak negative association between experience and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and propensity to quit the job.

Working hours and Salary

Comment on r:

The value of correlation coefficient, $r = 0.379$, which implies that there is a moderate positive association between working hours and salary.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between working hours and salary.

Working hours and Work

Comment on r:

The value of correlation coefficient, $r = -0.25$, which implies that there is a weak negative association between working hours and work.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between working hours and work.

Working hours and Promotion

Comment on r:

The value of correlation coefficient, $r = -0.03$, which implies that there is a very weak negative association between working hours and promotion.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and promotion.

Working hours and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.112$, which implies that there is a weak positive association between working hours and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and supervision.

Working hours and Co-workers

Comment on r:

The value of correlation coefficient, $r = -0.08$, which implies that there is a very weak negative association between working hours and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and co-workers.

Working hours and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.055$, which implies that there is a very weak negative association between working hours and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and personal life.

Working hours and Family life

Comment on r:

The value of correlation coefficient, $r = 0.066$, which implies that there is a very weak positive association between working hours and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and family life.

Working hours and Social life

Comment on r:

The value of correlation coefficient, $r = 0.06$, which implies that there is a very weak positive association between working hours and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and social life.

Working hours and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = -0.14$, which implies that there is a weak negative association between working hours and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and job satisfaction.

Working hours and Job involvement

Comment on r:

The value of correlation coefficient, $r = -0.05$, which implies that there is a very weak negative association between working hours and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and job involvement.

Working hours and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.11$, which implies that there is a weak negative association between working hours and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and job stress.

Working hours and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = -0.03$, which implies that there is a very weak negative association between working hours and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and propensity to quit the job.

Salary and Work

Comment on r:

The value of correlation coefficient, $r = 0.201$, which implies that there is a weak positive association between salary and work.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between salary and work.

Salary and Promotion

Comment on r:

The value of correlation coefficient, $r = 0.205$, which implies that there is a weak positive association between salary and promotion.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between salary and promotion.

Salary and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.097$, which implies that there is a very weak positive association between salary and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and supervision.

Salary and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.217$, which implies that there is a weak positive association between salary and co-workers.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between salary and co-workers.

Salary and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.089$, which implies that there is a very weak positive association between salary and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and personal life.

Salary and Family life

Comment on r:

The value of correlation coefficient, $r = 0.027$, which implies that there is a very weak positive association between salary and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and family life.

Salary and Social life

Comment on r:

The value of correlation coefficient, $r = 0.029$, which implies that there is a very weak positive association between salary and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and social life.

Salary and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.216$, which implies that there is a weak positive association between salary and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between salary and job satisfaction.

Salary and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.195$, which implies that there is a weak positive association between salary and job involvement.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between salary and job involvement.

Salary and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.07$, which implies that there is a very weak negative association between salary and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and job stress.

Salary and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.051$, which implies that there is a very weak positive association between salary and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and propensity to quit the job.

Work and Promotion

Comment on r:

The value of correlation coefficient, $r = 0.469$, which implies that there is a moderate positive association between work and promotion.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and promotion.

Work and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.299$, which implies that there is a moderate positive association between work and supervision.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and supervision.

Work and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.495$, which implies that there is a strong positive association between work and co-workers.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and co-workers.

Work and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.273$, which implies that there is a weak positive association between work and personal life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and personal life.

Work and Family life

Comment on r:

The value of correlation coefficient, $r = 0.085$, which implies that there is a very weak positive association between work and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between work and family life.

Work and Social life

Comment on r:

The value of correlation coefficient, $r = 0.252$, which implies that there is a weak positive association between work and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and social life.

Work and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.694$, which implies that there is a strong positive association between work and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and job satisfaction.

Work and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.386$, which implies that there is a moderate positive association between work and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and job involvement.

Work and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.267$, which implies that there is a weak positive association between work and job stress.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and job stress.

Work and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.1$, which implies that there is a weak positive association between work and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between work and propensity to quit the job.

Promotion and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.397$, which implies that there is a moderate positive association between promotion and supervision.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and supervision.

Promotion and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.414$, which implies that there is a moderate positive association between promotion and co-workers.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and co-workers.

Promotion and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.126$, which implies that there is a weak positive association between promotion and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and personal life.

Promotion and Family life

Comment on r:

The value of correlation coefficient, $r = 0.139$, which implies that there is a weak positive association between promotion and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and family life.

Promotion and Social life

Comment on r:

The value of correlation coefficient, $r = 0.101$, which implies that there is a weak positive association between promotion and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and social life.

Promotion and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.427$, which implies that there is a moderate positive association between promotion and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and job satisfaction.

Promotion and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.288$, which implies that there is a weak positive association between promotion and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and job involvement.

Promotion and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.088$, which implies that there is a very weak positive association between promotion and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and job stress.

Promotion and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.066$, which implies that there is a very weak positive association between promotion and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and propensity to quit the job.

Supervision and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.564$, which implies that there is a strong positive association between supervision and co-workers.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and co-workers.

Supervision and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.17$, which implies that there is a weak positive association between supervision and personal life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and personal life.

Supervision and Family life

Comment on r:

The value of correlation coefficient, $r = 0.015$, which implies that there is a very weak positive association between supervision and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between supervision and family life.

Supervision and Social life

Comment on r:

The value of correlation coefficient, $r = 0.091$, which implies that there is a very weak positive association between supervision and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between supervision and social life.

Supervision and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.376$, which implies that there is a moderate positive association between supervision and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and job satisfaction.

Supervision and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.261$, which implies that there is a weak positive association between supervision and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and job involvement.

Supervision and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.038$, which implies that there is a very weak positive association between supervision and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between supervision and job stress.

Supervision and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.056$, which implies that there is a very weak positive association between supervision and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between supervision and propensity to quit the job.

Co-workers and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.224$, which implies that there is a weak positive association between co-workers and personal life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and personal life.

Co-workers and Family life

Comment on r:

The value of correlation coefficient, $r = 0.09$, which implies that there is a very weak positive association between co-workers and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between co-workers and family life.

Co-workers and Social life

Comment on r:

The value of correlation coefficient, $r = 0.136$, which implies that there is a weak positive association between co-workers and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between co-workers and social life.

Co-workers and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.495$, which implies that there is a strong positive association between co-workers and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and job satisfaction.

Co-workers and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.3$, which implies that there is a moderate positive association between co-workers and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and job involvement.

Co-workers and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.04$, which implies that there is a very weak negative association between co-workers and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between co-workers and job stress.

Co-workers and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.009$, which implies that there is no association between co-workers and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between co-workers and propensity to quit the job.

Personal life and Family life

Comment on r:

The value of correlation coefficient, $r = 0.619$, which implies that there is a strong positive association between personal life and family life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and family life.

Personal life and Social life

Comment on r:

The value of correlation coefficient, $r = 0.604$, which implies that there is a strong positive association between personal life and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and social life.

Personal life and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.279$, which implies that there is a weak positive association between personal life and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and job satisfaction.

Personal life and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.19$, which implies that there is a weak positive association between personal life and job involvement.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and job involvement.

Personal life and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.168$, which implies that there is a weak positive association between personal life and job stress.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and job stress.

Personal life and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.161$, which implies that there is a weak positive association between personal life and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and propensity to quit the job.

Family life and Social life

Comment on r:

The value of correlation coefficient, $r = 0.411$, which implies that there is a moderate positive association between family life and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between family life and social life.

Family life and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.031$, which implies that there is a very weak positive association between family life and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and job satisfaction.

Family life and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.131$, which implies that there is a weak positive association between family life and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and job involvement.

Family life and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.001$, which implies that there is no association between family life and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and job stress.

Family life and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = -0.06$, which implies that there is a very weak negative association between family life and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and propensity to quit the job.

Social life and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.288$, which implies that there is a weak positive association between social life and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between social life and job satisfaction.

Social life and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.076$, which implies that there is a very weak positive association between social life and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between social life and job involvement.

Social life and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.127$, which implies that there is a weak positive association between social life and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between social life and job stress.

Social life and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.163$, which implies that there is a weak positive association between social life and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between social life and propensity to quit the job.

Job satisfaction and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.489$, which implies that there is a moderate positive association between job satisfaction and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between job satisfaction and job involvement.

Job satisfaction and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.119$, which implies that there is a weak positive association between job satisfaction and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job satisfaction and job stress.

Job satisfaction and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.177$, which implies that there is a weak positive association between job satisfaction and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between job satisfaction and propensity to quit the job.

Job involvement and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.117$, which implies that there is a weak positive association between job involvement and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job involvement and job stress.

Job involvement and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.091$, which implies that there is a very weak positive association between job involvement and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job involvement and propensity to quit the job.

Job stress and Propensity to quit the job

Comment on r :

The value of correlation coefficient, $r = 0.227$, which implies that there is a weak positive association between job stress and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between job stress and propensity to quit the job.

TABLE 81: Inter Correlations Among Some Major Variables of the Public Sector Bank Non-officers (N = 85)

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Age															
2. Experience	0.832														
3. Working hours	P<.01	-0.03													
4. Salary	N.S.	N.S.													
5. Work	0.461	0.261	-0.097												
6. Promotion	P<.01	P<.05	N.S.												
7. Supervision	-0.22	-0.01	-0.26	-0.066											
8. Co-workers	P<.06	N.S.	P<.05	N.S.											
9. Personal life	-0.3	-0.09	-0.182	-0.091	0.553										
10. Family life	P<.01	N.S.	N.S.	N.S.	P<.01										
11. Social life	-0.15	0.014	-0.22	-0.065	0.581	0.433									
12. Job satisfaction	N.S.	N.S.	P<.05	N.S.	P<.01	P<.01	0.827								
13. Job involvement	-0.2	-0.05	-0.015	-0.238	0.484	0.415	0.827								
14. Job stress	N.S.	N.S.	N.S.	P<.05	P<.01	P<.01	P<.01	0.405	0.38						
15. Propensity to quit the job	-0.13	-0.24	-0.216	-0.101	0.23	0.082	0.405	0.38							
	N.S.	P<.05	P<.05	N.S.	P<.05	P<.01	P<.01	P<.01	0.444	0.608					
	-0.16	-0.23	-0.017	-0.116	0.196	0.375	0.254	0.444	0.558	0.515					
	N.S.	P<.05	N.S.	N.S.	N.S.	P<.01	P<.05	P<.01	P<.01	P<.01	0.061				
	-0.04	-0.22	-0.116	0.155	0.245	0.346	0.353	0.331	0.558	0.515					
	N.S.	P<.05	N.S.	N.S.	P<.05	P<.01	P<.01	P<.01	P<.01	P<.01	0.061				
	-0.07	0.031	-0.099	0.006	0.465	0.151	0.325	0.184	-0.06	0.034	0.061				
	N.S.	N.S.	N.S.	N.S.	P<.01	N.S.	P<.01	N.S.	N.S.	N.S.	N.S.				
	-0.21	-0.09	0.128	-0.142	0.243	0.218	0.171	0.3	-0.64	0.18	0.174	0.382			
	N.S.	N.S.	N.S.	N.S.	P<.05	P<.05	N.S.	P<.01	N.S.	N.S.	N.S.	P<.01			
	0.109	0.18	0.072	-0.131	0.093	-0.094	0.153	0.104	-0.12	0.031	-0.17	0.286	0.018		
	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	P<.01	N.S.		
	-0.16	-0.04	-0.088	-0.091	0.16	0.221	0.462	0.442	0.071	0.141	0.153	0.117	0.1	0.242	
	N.S.	N.S.	N.S.	N.S.	N.S.	P<.05	P<.01	P<.01	N.S.	N.S.	N.S.	N.S.	N.S.	P<.05	

N. S. Means not significant

Interpretation of the Results

Hypothesis Test for Correlation:

Null Hypothesis- $H_0: \rho's = 0$

Alternative Hypothesis- $H_1: \rho's \neq 0$ [Two-tailed test]

Age and Experience

Comment on r:

The value of correlation coefficient, $r = 0.832$, which implies that there is a strong positive association between age and experience.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and experience.

Age and Working hours

Comment on r:

The value of correlation coefficient, $r = 0.01$, which implies that there is a very weak positive association between age and working hours.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and working hours.

Age and Salary

Comment on r:

The value of correlation coefficient, $r = 0.461$, which implies that there is a moderate positive association between age and salary.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and salary.

Age and Work

Comment on r:

The value of correlation coefficient, $r = -0.22$, which implies that there is a weak negative association between age and work.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and work.

Age and Promotion

Comment on r:

The value of correlation coefficient, $r = -0.3$, which implies that there is a moderate negative association between age and promotion.

Comment on significance:

Since $p\text{-value} < 0.01$ null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and promotion.

Age and Supervision

Comment on r:

The value of correlation coefficient, $r = -0.15$, which implies that there is a weak negative association between age and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and supervision.

Age and Co-workers

Comment on r:

The value of correlation coefficient, $r = -0.2$, which implies that there is a weak negative association between age and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and co-workers.

Age and Personal life

Comment on r:

The value of correlation coefficient, $r = -0.13$, which implies that there is a weak negative association between age and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and personal life.

Age and Family life

Comment on r:

The value of correlation coefficient, $r = -0.16$, which implies that there is a weak negative association between age and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and family life.

Age and Social life

Comment on r:

The value of correlation coefficient, $r = -0.04$, which implies that there is a very weak negative association between age and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and social life.

Age and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = -0.07$, which implies that there is a very weak negative association between age and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and job satisfaction.

Age and Job involvement

Comment on r:

The value of correlation coefficient, $r = -0.21$, which implies that there is a weak negative association between age and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and job involvement.

Age and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.109$, which implies that there is a weak positive association between age and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and job stress.

Age and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = -0.16$, which implies that there is a weak negative association between age and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and propensity to quit the job.

Experience and Working hours

Comment on r:

The value of correlation coefficient, $r = -0.03$, which implies that there is a very weak negative association between experience and working hours.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and working hours.

Experience and Salary

Comment on r:

The value of correlation coefficient, $r = 0.261$, which implies that there is a weak positive association between experience and salary.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and salary.

Experience and Work

Comment on r:

The value of correlation coefficient, $r = -0.01$, which implies that there is a very weak negative association between experience and work.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and work.

Experience and Promotion

Comment on r:

The value of correlation coefficient, $r = -0.09$, which implies that there is a very weak negative association between experience and promotion.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and promotion.

Experience and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.014$, which implies that there is a very weak positive association between experience and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and supervision.

Experience and Co-workers

Comment on r:

The value of correlation coefficient, $r = -0.05$, which implies that there is a very weak negative association between experience and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and co-workers.

Experience and Personal life

Comment on r:

The value of correlation coefficient, $r = -0.24$, which implies that there is a weak negative association between experience and personal life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and personal life.

Experience and Family life

Comment on r:

The value of correlation coefficient, $r = -0.23$, which implies that there is a weak negative association between experience and family life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and family life.

Experience and Social life

Comment on r:

The value of correlation coefficient, $r = -0.22$, which implies that there is a weak negative association between experience and social life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and social life.

Experience and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.031$, which implies that there is a very weak positive association between experience and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and job satisfaction.

Experience and Job involvement

Comment on r:

The value of correlation coefficient, $r = -0.09$, which implies that there is a very weak negative association between experience and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and job involvement.

Experience and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.18$, which implies that there is a weak positive association between experience and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and job stress.

Experience and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = -0.04$, which implies that there is a very weak negative association between experience and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and propensity to quit the job.

Working hours and Salary

Comment on r:

The value of correlation coefficient, $r = -0.037$, which implies that there is a very weak negative association between working hours and salary.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and salary.

Working hours and Work

Comment on r:

The value of correlation coefficient, $r = -0.26$, which implies that there is a weak negative association between working hours and work.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between working hours and work.

Working hours and Promotion

Comment on r:

The value of correlation coefficient, $r = -0.182$, which implies that there is a weak negative association between working hours and promotion.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and promotion.

Working hours and Supervision

Comment on r:

The value of correlation coefficient, $r = -0.22$, which implies that there is a weak negative association between working hours and supervision.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between working hours and supervision.

Working hours and Co-workers

Comment on r:

The value of correlation coefficient, $r = -0.015$, which implies that there is a very weak negative association between working hours and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and co-workers.

Working hours and Personal life

Comment on r:

The value of correlation coefficient, $r = -0.216$, which implies that there is a weak negative association between working hours and personal life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between working hours and personal life.

Working hours and Family life

Comment on r:

The value of correlation coefficient, $r = -0.017$, which implies that there is a very weak negative association between working hours and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and family life.

Working hours and Social life

Comment on r:

The value of correlation coefficient, $r = -0.116$, which implies that there is a weak negative association between working hours and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and social life.

Working hours and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = -0.099$, which implies that there is a weak negative association between working hours and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and job satisfaction.

Working hours and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.128$, which implies that there is a weak positive association between working hours and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and job involvement.

Working hours and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.072$, which implies that there is a very weak positive association between working hours and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and job stress.

Working hours and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = -0.088$, which implies that there is a very weak negative association between working hours and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and propensity to quit the job.

Salary and Work

Comment on r:

The value of correlation coefficient, $r = -0.066$, which implies that there is a very weak negative association between salary and work.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and work.

Salary and Promotion

Comment on r:

The value of correlation coefficient, $r = -0.091$, which implies that there is a very weak negative association between salary and promotion.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and promotion.

Salary and Supervision

Comment on r:

The value of correlation coefficient, $r = -0.065$, which implies that there is a very weak negative association between salary and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and supervision.

Salary and Co-workers

Comment on r:

The value of correlation coefficient, $r = -0.238$, which implies that there is a weak negative association between salary and co-workers.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between salary and co-workers.

Salary and Personal life

Comment on r:

The value of correlation coefficient, $r = -0.101$, which implies that there is a weak negative association between salary and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and personal life.

Salary and Family life

Comment on r:

The value of correlation coefficient, $r = -0.116$, which implies that there is a weak negative association between salary and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and family life.

Salary and Social life

Comment on r:

The value of correlation coefficient, $r = 0.155$, which implies that there is a weak positive association between salary and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and social life.

Salary and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.006$, which implies that there is no association between salary and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and job satisfaction.

Salary and Job involvement

Comment on r:

The value of correlation coefficient, $r = -0.142$, which implies that there is a weak negative association between salary and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and job involvement.

Salary and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.131$, which implies that there is a weak negative association between salary and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and job stress.

Salary and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = -0.091$, which implies that there is a very weak negative association between salary and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and propensity to quit the job.

Work and Promotion

Comment on r:

The value of correlation coefficient, $r = 0.553$, which implies that there is a strong positive association between work and promotion.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and promotion.

Work and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.581$, which implies that there is a strong positive association between work and supervision.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and supervision.

Work and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.484$, which implies that there is a moderate positive association between work and co-workers.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and co-workers.

Work and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.23$, which implies that there is a weak positive association between work and personal life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and personal life.

Work and Family life

Comment on r:

The value of correlation coefficient, $r = 0.196$, which implies that there is a weak positive association between work and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between work and family life.

Work and Social life

Comment on r:

The value of correlation coefficient, $r = 0.245$, which implies that there is a weak positive association between work and social life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and social life.

Work and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.465$, which implies that there is a moderate positive association between work and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and job satisfaction.

Work and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.243$, which implies that there is a weak positive association between work and job involvement.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and job involvement.

Work and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.093$, which implies that there is a very weak positive association between work and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between work and job stress.

Work and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.16$, which implies that there is a weak positive association between work and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between work and propensity to quit the job.

Promotion and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.433$, which implies that there is a moderate positive association between promotion and supervision.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and supervision.

Promotion and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.415$, which implies that there is a moderate positive association between promotion and co-workers.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and co-workers.

Promotion and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.362$, which implies that there is a moderate positive association between promotion and personal life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and personal life.

Promotion and Family life

Comment on r:

The value of correlation coefficient, $r = 0.375$, which implies that there is a moderate positive association between promotion and family life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and family life.

Promotion and Social life

Comment on r:

The value of correlation coefficient, $r = 0.346$, which implies that there is a moderate positive association between promotion and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and social life.

Promotion and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.151$, which implies that there is a weak positive association between promotion and job satisfaction.

Promotion and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.362$, which implies that there is a moderate positive association between promotion and personal life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and personal life.

Promotion and Family life

Comment on r:

The value of correlation coefficient, $r = 0.375$, which implies that there is a moderate positive association between promotion and family life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and family life.

Promotion and Social life

Comment on r:

The value of correlation coefficient, $r = 0.346$, which implies that there is a moderate positive association between promotion and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and social life.

Promotion and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.151$, which implies that there is a weak positive association between promotion and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and job satisfaction.

Promotion and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.218$, which implies that there is a weak positive association between promotion and job involvement.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and job involvement.

Promotion and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.094$, which implies that there is a very weak negative association between promotion and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and job stress.

Promotion and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.221$, which implies that there is a weak positive association between promotion and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and propensity to quit the job.

Supervision and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.827$, which implies that there is a strong positive association between supervision and co-workers.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and co-workers.

Supervision and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.405$, which implies that there is a moderate positive association between supervision and personal life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and personal life.

Supervision and Family life

Comment on r:

The value of correlation coefficient, $r = 0.254$, which implies that there is a weak positive association between supervision and family life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and family life.

Supervision and Social life

Comment on r:

The value of correlation coefficient, $r = 0.353$, which implies that there is a moderate positive association between supervision and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and social life.

Supervision and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.325$, which implies that there is a moderate positive association between supervision and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and job satisfaction.

Supervision and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.171$, which implies that there is a weak positive association between supervision and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between supervision and job involvement.

Supervision and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.153$, which implies that there is a weak positive association between supervision and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between supervision and job stress.

Supervision and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.462$, which implies that there is a moderate positive association between supervision and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and propensity to quit the job.

Co-workers and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.38$, which implies that there is a moderate positive association between co-workers and personal life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and personal life.

Co-workers and Family life

Comment on r:

The value of correlation coefficient, $r = 0.444$, which implies that there is a moderate positive association between co-workers and family life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and family life.

Co-workers and Social life

Comment on r:

The value of correlation coefficient, $r = 0.331$, which implies that there is a moderate positive association between co-workers and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and social life.

Co-workers and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.154$, which implies that there is a weak positive association between co-workers and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between co-workers and job satisfaction.

Co-workers and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.3$, which implies that there is a moderate positive association between co-workers and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and job involvement.

Co-workers and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.104$, which implies that there is a weak positive association between co-workers and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between co-workers and job stress.

Co-workers and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.442$, which implies that there is a moderate positive association between co-workers and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and propensity to quit the job.

Personal life and Family life

Comment on r:

The value of correlation coefficient, $r = 0.608$, which implies that there is a strong positive association between personal life and family life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and family life.

Personal life and Social life

Comment on r:

The value of correlation coefficient, $r = 0.558$, which implies that there is a strong positive association between personal life and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and social life.

Personal life and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = -0.06$, which implies that there is a very weak negative association between personal life and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between personal life and job satisfaction.

Personal life and Job involvement

Comment on r:

The value of correlation coefficient, $r = -0.04$, which implies that there is a very weak negative association between personal life and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between personal life and job involvement.

Personal life and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.12$, which implies that there is a weak negative association between personal life and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between personal life and job stress.

Personal life and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.011$, which implies that there is a very weak positive association between personal life and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between personal life and propensity to quit the job.

Family life and Social life

Comment on r:

The value of correlation coefficient, $r = 0.515$, which implies that there is a strong positive association between family life and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between family life and social life.

Family life and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.034$, which implies that there is a very weak positive association between family life and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and job satisfaction.

Family life and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.18$, which implies that there is a very weak positive association between family life and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and job involvement.

Family life and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.031$, which implies that there is a very weak positive association between family life and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and job stress.

Family life and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.141$, which implies that there is a weak positive association between family life and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and propensity to quit the job.

Social life and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.061$, which implies that there is a very weak positive association between social life and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between social life and job satisfaction.

Social life and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.174$, which implies that there is a weak positive association between social life and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between social life and job involvement.

Social life and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.17$, which implies that there is a weak negative association between social life and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between social life and job stress.

Social life and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.153$, which implies that there is a weak positive association between social life and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between social life and propensity to quit the job.

Job satisfaction and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.382$, which implies that there is a moderate positive association between job satisfaction and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between job satisfaction and job involvement.

Job satisfaction and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.286$, which implies that there is a weak positive association between job satisfaction and job stress.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between job satisfaction and job stress.

Job satisfaction and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.117$, which implies that there is a weak positive association between job satisfaction and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job satisfaction and propensity to quit the job.

Job involvement and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.018$, which implies that there is a very weak positive association between job involvement and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job involvement and job stress.

Job involvement and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.1$, which implies that there is a weak positive association between job involvement and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job involvement and propensity to quit the job.

Job stress and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.242$, which implies that there is a weak positive association between job stress and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between job stress and propensity to quit the job.

TABLE 82: Inter Correlations Among Some Major Variables of the Private Sector Bank Non-officers (N = 46)

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Age															
2. Experience	0.873														
3. Working hours	P<.01	-0.07													
4. Salary	N.S.	N.S.													
5. Work	0.458	0.347	-0.081												
6. Promotion	P<.01	P<.05	N.S.												
7. Supervision	-0.33	-0.22	-0.275	-0.13											
8. Co-workers	-0.57	-0.42	-0.04	-0.12	0.293										
9. Personal life	P<.01	P<.01	N.S.	N.S.	P<.05	0.307									
10. Family life	-0.14	-0.1	-0.123	0.189	0.562	0.307									
11. Social life	N.S.	N.S.	N.S.	N.S.	P<.01	P<.05	0.288	0.777							
12. Job satisfaction	-0.18	-0.11	0.1561	-0.04	0.442	0.288	0.777								
13. Job involvement	-0.08	-0.22	-0.201	N.S.	P<.01	N.S.	P<.01	0.433							
14. Job stress	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	P<.01	P<.01	0.365	0.535	0.605				
15. Propensity to quit the job	-0.22	-0.26	0.0612	-0.3	0.128	0.198	0.365	0.535	0.605						
	N.S.	N.S.	N.S.	P<.05	N.S.	N.S.	P<.05	P<.01	P<.01	0.558					
	-0.07	-0.17	-0.01	0.218	0.284	0.197	0.582	0.417	0.592	0.167	0.103				
	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	P<.01	P<.01	P<.05	0.148	0.167	0.103			
	-0.13	-0.03	-0.031	-0.03	0.572	0.218	0.334	0.193	0.148	0.167	0.103				
	N.S.	N.S.	N.S.	N.S.	P<.01	N.S.	P<.05	N.S.	N.S.	N.S.	N.S.				
	-0.22	-0.02	0.1852	-0.13	0.297	0.061	0.198	0.285	-0.129	0.089	-0.088	0.473			
	N.S.	N.S.	N.S.	N.S.	P<.05	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	P<.01			
	0.08	0.055	-0.012	-0.1	0.05	-0.088	0.119	0.132	0.022	0.191	-0.019	0.246	0.131		
	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.		
	-0.21	-0.16	-0.061	0.124	0.182	0.202	0.412	0.476	0.027	0.183	0.206	0.009	0.212	0.053	
	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	P<.01	P<.01	N.S.	N.S.	N.S.	N.S.	N.S.	N.S.	

N. S. Means not significant.

Interpretation of the Results

Hypothesis Test for Correlation:

Null Hypothesis- $H_0: \rho = 0$

Alternative Hypothesis- $H_1: \rho \neq 0$ [Two-tailed test]

Age and Experience

Comment on r:

The value of correlation coefficient, $r = 0.873$, which implies that there is a strong positive association between age and experience.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and experience.

Age and Working hours

Comment on r:

The value of correlation coefficient, $r = -0.01$, which implies that there is a very weak negative association between age and working hours.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and working hours.

Age and Salary

Comment on r:

The value of correlation coefficient, $r = 0.458$, which implies that there is a moderate positive association between age and salary.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and salary.

Age and Work

Comment on r:

The value of correlation coefficient, $r = -0.33$, which implies that there is a moderate negative association between age and work.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and work.

Age and Promotion

Comment on r:

The value of correlation coefficient, $r = -0.57$, which implies that there is a strong negative association between age and promotion.

Comment on significance:

Since $p\text{-value} < 0.01$ null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between age and promotion.

Age and Supervision

Comment on r:

The value of correlation coefficient, $r = -0.14$, which implies that there is a weak negative association between age and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and supervision.

Age and Co-workers

Comment on r:

The value of correlation coefficient, $r = -0.18$, which implies that there is a weak negative association between age and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and co-workers.

Age and Personal life

Comment on r:

The value of correlation coefficient, $r = -0.08$, which implies that there is a very weak negative association between age and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and personal life.

Age and Family life

Comment on r:

The value of correlation coefficient, $r = -0.22$, which implies that there is a weak negative association between age and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and family life.

Age and Social life

Comment on r:

The value of correlation coefficient, $r = -0.07$, which implies that there is a very weak negative association between age and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and social life.

Age and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = -0.13$, which implies that there is a weak negative association between age and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and job satisfaction.

Age and Job involvement

Comment on r:

The value of correlation coefficient, $r = -0.22$, which implies that there is a weak negative association between age and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and job involvement.

Age and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.08$, which implies that there is a very weak positive association between age and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and job stress.

Age and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = -0.21$, which implies that there is a weak negative association between age and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between age and propensity to quit the job.

Experience and Working hours

Comment on r:

The value of correlation coefficient, $r = -0.07$, which implies that there is a very weak negative association between experience and working hours.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and working hours.

Experience and Salary

Comment on r:

The value of correlation coefficient, $r = 0.347$, which implies that there is a moderate positive association between experience and salary.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and salary.

Experience and Work

Comment on r:

The value of correlation coefficient, $r = -0.22$, which implies that there is a weak negative association between experience and work.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and work.

Experience and Promotion

Comment on r:

The value of correlation coefficient, $r = -0.42$, which implies that there is a moderate negative association between experience and promotion.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between experience and promotion.

Experience and Supervision

Comment on r:

The value of correlation coefficient, $r = -0.1$, which implies that there is a weak negative association between experience and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and supervision.

Experience and Co-workers

Comment on r:

The value of correlation coefficient, $r = -0.11$, which implies that there is a weak negative association between experience and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and co-workers.

Experience and Personal life

Comment on r:

The value of correlation coefficient, $r = -0.22$, which implies that there is a weak negative association between experience and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and personal life.

Experience and Family life

Comment on r:

The value of correlation coefficient, $r = -0.26$, which implies that there is a weak negative association between experience and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and family life.

Experience and Social life

Comment on r:

The value of correlation coefficient, $r = -0.17$, which implies that there is a weak negative association between experience and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and social life.

Experience and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = -0.03$, which implies that there is a very weak negative association between experience and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and job satisfaction.

Experience and Job involvement

Comment on r:

The value of correlation coefficient, $r = -0.02$, which implies that there is a very weak negative association between experience and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and job involvement.

Experience and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.055$, which implies that there is a very weak positive association between experience and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and job stress.

Experience and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = -0.16$, which implies that there is a weak negative association between experience and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between experience and propensity to quit the job.

Working hours and Salary

Comment on r:

The value of correlation coefficient, $r = -0.081$, which implies that there is a very weak negative association between working hours and salary.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and salary.

Working hours and Work

Comment on r:

The value of correlation coefficient, $r = -0.275$, which implies that there is a weak negative association between working hours and work.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and work.

Working hours and Promotion

Comment on r:

The value of correlation coefficient, $r = -0.04$, which implies that there is a very weak negative association between working hours and promotion.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and promotion.

Working hours and Supervision

Comment on r:

The value of correlation coefficient, $r = -0.123$, which implies that there is a weak negative association between working hours and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and supervision.

Working hours and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.1561$, which implies that there is a weak positive association between working hours and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and co-workers.

Working hours and Personal life

Comment on r:

The value of correlation coefficient, $r = -0.201$, which implies that there is a weak negative association between working hours and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and personal life.

Working hours and Family life

Comment on r:

The value of correlation coefficient, $r = 0.0612$, which implies that there is a very weak positive association between working hours and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and family life.

Working hours and Social life

Comment on r:

The value of correlation coefficient, $r = -0.01$, which implies that there is a very weak negative association between working hours and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and social life.

Working hours and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = -0.031$, which implies that there is a very weak negative association between working hours and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and job satisfaction.

Working hours and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.1852$, which implies that there is a weak positive association between working hours and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and job involvement.

Working hours and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.012$, which implies that there is a very weak negative association between working hours and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and job stress.

Working hours and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = -0.061$, which implies that there is a very weak negative association between working hours and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between working hours and propensity to quit the job.

Salary and Work

Comment on r:

The value of correlation coefficient, $r = -0.13$, which implies that there is a weak negative association between salary and work.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and work.

Salary and Promotion

Comment on r:

The value of correlation coefficient, $r = -0.12$, which implies that there is a weak negative association between salary and promotion.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and promotion.

Salary and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.189$, which implies that there is a weak positive association between salary and supervision.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and supervision.

Salary and Co-workers

Comment on r:

The value of correlation coefficient, $r = -0.04$, which implies that there is a very weak negative association between salary and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and co-workers.

Salary and Personal life

Comment on r:

The value of correlation coefficient, $r = -0.001$, which implies that there is no association between salary and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and personal life.

Salary and Family life

Comment on r:

The value of correlation coefficient, $r = -0.3$, which implies that there is a moderate negative association between salary and family life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between salary and family life.

Salary and Social life

Comment on r:

The value of correlation coefficient, $r = 0.218$, which implies that there is a weak positive association between salary and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and social life.

Salary and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = -0.03$, which implies that there is a very weak negative association between salary and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and job satisfaction.

Salary and Job involvement

Comment on r:

The value of correlation coefficient, $r = -0.13$, which implies that there is a weak negative association between salary and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and job involvement.

Salary and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.1$, which implies that there is a weak negative association between salary and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and job stress.

Salary and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.124$, which implies that there is a weak positive association between salary and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between salary and propensity to quit the job.

Work and Promotion

Comment on r:

The value of correlation coefficient, $r = 0.293$, which implies that there is a weak positive association between work and promotion.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and promotion.

Work and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.562$, which implies that there is a strong positive association between work and supervision.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and supervision.

Work and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.442$, which implies that there is a moderate positive association between work and co-workers.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and co-workers.

Work and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.228$, which implies that there is a weak positive association between work and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between work and personal life.

Work and Family life

Comment on r:

The value of correlation coefficient, $r = 0.128$, which implies that there is a weak positive association between work and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between work and family life.

Work and Social life

Comment on r:

The value of correlation coefficient, $r = 0.284$, which implies that there is a weak positive association between work and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between work and social life.

Work and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.572$, which implies that there is a strong positive association between work and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and job satisfaction.

Work and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.297$, which implies that there is a moderate positive association between work and job involvement.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between work and job involvement.

Work and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.05$, which implies that there is a very weak positive association between work and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between work and job stress.

Work and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.182$, which implies that there is a weak positive association between work and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between work and propensity to quit the job.

Promotion and Supervision

Comment on r:

The value of correlation coefficient, $r = 0.307$, which implies that there is a moderate positive association between promotion and supervision.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between promotion and supervision.

Promotion and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.288$, which implies that there is a weak positive association between promotion and co-workers.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and co-workers.

Promotion and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.27$, which implies that there is a weak positive association between promotion and personal life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and personal life.

Promotion and Family life

Comment on r:

The value of correlation coefficient, $r = 0.198$, which implies that there is a weak positive association between promotion and family life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and family life.

Promotion and Social life

Comment on r:

The value of correlation coefficient, $r = 0.197$, which implies that there is a weak positive association between promotion and social life.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and social life.

Promotion and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.218$, which implies that there is a weak positive association between promotion and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and job satisfaction.

Promotion and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.061$, which implies that there is a very weak positive association between promotion and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and job involvement.

Promotion and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.088$, which implies that there is a very weak negative association between promotion and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and job stress.

Promotion and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.202$, which implies that there is a weak positive association between promotion and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between promotion and propensity to quit the job.

Supervision and Co-workers

Comment on r:

The value of correlation coefficient, $r = 0.777$, which implies that there is a strong positive association between supervision and co-workers.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and co-workers.

Supervision and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.573$, which implies that there is a strong positive association between supervision and personal life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and personal life.

Supervision and Family life

Comment on r:

The value of correlation coefficient, $r = 0.365$, which implies that there is a moderate positive association between supervision and family life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and family life.

Supervision and Social life

Comment on r:

The value of correlation coefficient, $r = 0.582$, which implies that there is a strong positive association between supervision and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and social life.

Supervision and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.334$, which implies that there is a moderate positive association between supervision and job satisfaction.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and job satisfaction.

Supervision and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.198$, which implies that there is a weak positive association between supervision and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between supervision and job involvement.

Supervision and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.119$, which implies that there is a weak positive association between supervision and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between supervision and job stress.

Supervision and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.412$, which implies that there is a moderate positive association between supervision and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between supervision and propensity to quit the job.

Co-workers and Personal life

Comment on r:

The value of correlation coefficient, $r = 0.433$, which implies that there is a moderate positive association between co-workers and personal life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and personal life.

Co-workers and Family life

Comment on r:

The value of correlation coefficient, $r = 0.535$, which implies that there is a strong positive association between co-workers and family life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and family life.

Co-workers and Social life

Comment on r:

The value of correlation coefficient, $r = 0.417$, which implies that there is a moderate positive association between co-workers and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and social life.

Co-workers and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.193$, which implies that there is a weak positive association between co-workers and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between co-workers and job satisfaction.

Co-workers and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.285$, which implies that there is a weak positive association between co-workers and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between co-workers and job involvement.

Co-workers and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.132$, which implies that there is a weak positive association between co-workers and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between co-workers and job stress.

Co-workers and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.476$, which implies that there is a moderate positive association between co-workers and propensity to quit the job.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between co-workers and propensity to quit the job.

Personal life and Family life

Comment on r:

The value of correlation coefficient, $r = 0.605$, which implies that there is a strong positive association between personal life and family life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and family life.

Personal life and Social life

Comment on r:

The value of correlation coefficient, $r = 0.592$, which implies that there is a strong positive association between personal life and social life.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between personal life and social life.

Personal life and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.148$, which implies that there is a weak positive association between personal life and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between personal life and job satisfaction.

Personal life and Job involvement

Comment on r:

The value of correlation coefficient, $r = -0.129$, which implies that there is a weak negative association between personal life and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between personal life and job involvement.

Personal life and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.022$, which implies that there is a very weak positive association between personal life and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between personal life and job stress.

Personal life and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.027$, which implies that there is a very weak positive association between personal life and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between personal life and propensity to quit the job.

Family life and Social life

Comment on r:

The value of correlation coefficient, $r = 0.358$, which implies that there is a moderate positive association between family life and social life.

Comment on significance:

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between family life and social life.

Family life and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.167$, which implies that there is a weak positive association between family life and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and job satisfaction.

Family life and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.009$, which implies that there is no association between family life and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and job involvement.

Family life and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.191$, which implies that there is a weak positive association between family life and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and job stress.

Family life and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.183$, which implies that there is a weak positive association between family life and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between family life and propensity to quit the job.

Social life and Job satisfaction

Comment on r:

The value of correlation coefficient, $r = 0.103$, which implies that there is a weak positive association between social life and job satisfaction.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between social life and job satisfaction.

Social life and Job involvement

Comment on r:

The value of correlation coefficient, $r = -0.088$, which implies that there is a very weak negative association between social life and job involvement.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between social life and job involvement.

Social life and Job stress

Comment on r:

The value of correlation coefficient, $r = -0.019$, which implies that there is a very weak negative association between social life and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between social life and job stress.

Social life and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.206$, which implies that there is a weak positive association between social life and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between social life and propensity to quit the job.

Job satisfaction and Job involvement

Comment on r:

The value of correlation coefficient, $r = 0.473$, which implies that there is a moderate positive association between job satisfaction and job involvement.

Comment on significance:

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the population correlation coefficient ρ is not equal to 0, i.e., there is a linear association between job satisfaction and job involvement.

Job satisfaction and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.246$, which implies that there is a weak positive association between job satisfaction and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job satisfaction and job stress.

Job satisfaction and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.009$, which implies that there is no association between job satisfaction and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job satisfaction and propensity to quit the job.

Job involvement and Job stress

Comment on r:

The value of correlation coefficient, $r = 0.131$, which implies that there is a weak positive association between job involvement and job stress.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job involvement and job stress.

Job involvement and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.212$, which implies that there is a weak positive association between job involvement and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0, i.e., there is no linear association between job involvement and propensity to quit the job.

Job stress and Propensity to quit the job

Comment on r:

The value of correlation coefficient, $r = 0.053$, which implies that there is a very weak positive association between job stress and propensity to quit the job.

Comment on significance:

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that the population correlation coefficient ρ is equal to 0. i.e., there is no linear association between job stress and propensity to quit the job.

TABLE 83: Regression Analysis - Job Satisfaction of Public Sector Bank Officers on Sex, Work, Promotion and Family Life (N = 92)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.807(a)	.651	.635	8.0856		
a Predictors: (Constant), Family life, Promotion, Sex, Work						
ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10620.417	4	2655.104	40.612	.000(a)
	Residual	5687.836	87	65.377		
	Total	16308.253	91			
a Predictors: (Constant), Family life, Promotion, Sex, Work						
b Dependent Variable: Job satisfaction						
Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	29.575	4.965		5.957	.000
	Sex	4.889	1.751	.179	2.793	.006
	Work	.352	.043	.621	8.253	.000
	Promotion	.106	.035	.211	3.019	.003
	Family life	1.476	1.018	.099	1.449	.151
a Dependent Variable: Job satisfaction						

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the *yield (dependent variable)*;

α is the *intercept*;

*β*₁, *β*₂, *β*_k are the *slopes*;

*X*₁, *X*₂, *X*_k are the *independent variables*;

ε is the *random error* term.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

$$\hat{Y} = 29.575 + 4.889 X_1 + 0.352 X_2 + 0.106 X_3 + 1.476 X_4$$

Or, Job satisfaction = 29.575 + 4.889 (Sex) + 0.352 (Work) + 0.106 (Promotion) + 1.476 (Family life)

Comment on $\alpha, \beta_1, \beta_2, \beta_3$ and β_4 's:

The estimated value of $\alpha = 29.575$,

which implies that on average the increase in job satisfaction (%) is 29.575 when increase in the variation in sex, work, promotion and family life (%) = 0.

The estimated value of $\beta_1 = 4.889$,

which implies that for 1% increase in the variation in sex the average increase in job satisfaction is 4.889%.

The estimated value of $\beta_2 = 0.352$,

which implies that for 1% increase in work score the average increase in job satisfaction is 0.352%.

The estimated value of $\beta_3 = 0.106$,

which implies that for 1% increase in promotion score the average increase in job satisfaction is 0.106%.

The estimated value of $\beta_4 = 1.476$,

which implies that for 1% increase in happiness score of family life the average increase in job satisfaction is 1.476%.

Comment on significance:

Here p-value for $\alpha = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that the intercept coefficient is not equal to 0.

Here p-value for $\beta_1 = 0.006$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in sex has significant positive impact on job satisfaction.

Here p-value for $\beta_2 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_2 is not equal to 0. That means variation in work score has significant positive impact on job satisfaction.

Here p-value for $\beta_3 = 0.003$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_3 is not equal to 0. That means variation in promotion score has significant positive impact on job satisfaction.

Here p-value for $\beta_4 = 0.151$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_4 is equal to 0. That means happiness score of family life does not have significant impact on job satisfaction.

Comment on model fitting:

Here $R^2 = 0.651$,

which implies that 65.1% of the total variation in job satisfaction can be explained by the regression model (by the variation in sex, work score, promotion score and happiness score of family life).

In the regression model, the independent variables are sex, work, promotion and family life and dependent variable is job satisfaction. The other independent variables do not have mentionable impact on job satisfaction. In this model, it is found that variation in sex has the highest positive impact on job satisfaction among the four independent variables.

TABLE 84: Regression Analysis - Job Satisfaction of Private Sector Bank Officers on Age, Experience, Work and Job Involvement (N = 162)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.768(a)	.590	.580	7.2564		

a Predictors: (Constant), Job involvement, Age, Work, Experience

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11847.806	4	2961.952	56.505	.000(a)
	Residual	8221.329	157	52.365		
	Total	20069.136	161			

a Predictors: (Constant), Job involvement, Age, Work, Experience
b Dependent Variable: Job satisfaction

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	42.443	4.978		8.530	.000
	Age	-.452	.111	-.315	-4.062	.000
	Experience	.022	.012	.146	1.870	.063
	Work	.338	.032	.586	10.565	.000
	Job involvement	.279	.035	.285	5.016	.000

a Dependent Variable: Job satisfaction

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the *yield (dependent variable)*;

α is the *intercept*;

$\beta_1, \beta_2, \dots, \beta_k$ are the *slopes*;

X_1, X_2, \dots, X_k are the *independent variables*;

TABLE 84: Regression Analysis - Job Satisfaction of Private Sector Bank Officers on Age, Experience, Work and Job Involvement (N = 162)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.768(a)	.590	.580	7.2364		

a Predictors: (Constant), Job involvement, Age, Work, Experience

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11847.806	4	2961.952	56.563	.000(a)
	Residual	8221.329	157	52.365		
	Total	20069.136	161			

a Predictors: (Constant), Job involvement, Age, Work, Experience
b Dependent Variable: Job satisfaction

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	42.443	4.976		8.530	.000
	Age	-.452	.111	-.315	-4.062	.000
	Experience	.022	.012	.146	1.870	.063
	Work	.338	.032	.586	10.565	.000
	Job involvement	.279	.055	.285	5.046	.000

a Dependent Variable: Job satisfaction

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the *yield (dependent variable)*;

α is the *intercept*;

$\beta_1, \beta_2, \dots, \beta_k$ are the *slopes*;

X_1, X_2, \dots, X_k are the *independent variables*;

ϵ is the *random error* term.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

$$\hat{Y} = 42.443 + -0.452X_1 + 0.022X_2 + 0.338X_3 + 0.279X_4$$

Or, Job satisfaction = 42.443 + -0.452 (Age) + 0.022 (Experience) + 0.338 (Work) + 0.279 (Job involvement)

Comment on $\alpha, \beta_1, \beta_2, \beta_3$ and β_4 's:

The estimated value of $\alpha = 42.443$,

which implies that on average the increase in job satisfaction (%) is 42.443 when increase in the variation in age, experience, work and Job involvement (%) = 0.

The estimated value of $\beta_1 = -0.452$,

which implies that for 1% increase in the variation in age the average decrease in job satisfaction is 0.452 %.

The estimated value of $\beta_2 = 0.022$,

which implies that for 1% increase in experience score the average increase in job satisfaction is 0.022%.

The estimated value of $\beta_3 = 0.338$,

which implies that for 1% increase in work score the average increase in job satisfaction is 0.338%.

The estimated value of $\beta_4 = 0.279$,

which implies that for 1% increase in job involvement score the average increase in job satisfaction is 0.279 %.

Comment on significance:

Here p-value for $\alpha = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that the intercept coefficient is not equal to 0.

Here p-value for $\beta_1 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in age has significant negative impact on job satisfaction.

Here p-value for $\beta_2 = 0.063$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_2 is equal to 0. That means experience score does not have significant impact on job satisfaction.

Here p-value for $\beta_3 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_3 is not equal to 0. That means variation in work score has significant positive impact on job satisfaction.

Here p-value for $\beta_4 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_4 is not equal to 0. That means variation in job involvement score has significant positive impact on job satisfaction.

Comment on model fitting:

Here $R^2 = 0.590$,

which implies that 59% of the total variation in job satisfaction can be explained by the regression model (by the variation in age, experience, work score and Job involvement score).

In the regression model, the independent variables are age, experience, work and job involvement and dependent variable is job satisfaction. The other independent variables do not have mentionable impact on job satisfaction. In this model, it is found that variation in age has the highest negative impact and work and job involvement have the higher positive impact on job satisfaction among the four independent variables.

TABLE 35: Regression Analysis - Job Satisfaction of Public Sector Bank Non-officers on Education, Experience, Work, Supervision, Co-workers, Job Involvement and Job Stress (N = 85)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.691(a)	.477	.430	9.3700		

a Predictors: (Constant), Job stress, Job involvement, Experience, Supervision, Education, Work, Co-workers
ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6174.447	7	882.064	10.047	.000(a)
	Residual	6760.339	77	87.797		
	Total	12934.786	84			

a Predictors: (Constant), Job stress, Job involvement, Experience, Supervision, Education, Work, Co-workers
b Dependent Variable: Job satisfaction

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.366	8.272		2.220	.029
	Education	3.535	1.462	.217	2.418	.018
	Experience	.000	.012	.001	.017	.987
	Work	.189	.057	.342	3.316	.001
	Supervision	.207	.093	.372	2.216	.030
	Co-workers	-.272	.089	-.475	-3.040	.003
	Job involvement	.316	.086	.334	3.686	.000
	Job stress	3.047	.929	.288	3.280	.002

a Dependent Variable: Job satisfaction

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the yield (dependent variable);

α is the intercept;

$\beta_1, \beta_2, \dots, \beta_k$ are the slopes;

X_1, X_2, \dots, X_k are the independent variables;

ε is the random error term.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \varepsilon$$

ε

$$\hat{Y} = 18.366 + 3.535 X_1 + 0.000 X_2 + 0.189 X_3 + 0.207 X_4 + -0.272 X_5 + 0.316 X_6 + 3.047 X_7$$

Or, Job satisfaction = 18.366 + 3.535 (Education) + 0.000 (Experience) + 0.189 (Work) + 0.207 (Supervision) + -0.272 (Co-workers) + 0.316 (Job involvement) + 3.047 (Job stress)

Comment on $\alpha, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6,$ and β_7 's:

The estimated value of $\alpha = 18.366$,

which implies that on average the increase in job satisfaction (%) is 18.366 when increase in the variation in education, experience, work, supervision, co-workers, job involvement, job stress (%) = 0.

The estimated value of $\beta_1 = 3.535$,

which implies that for 1% increase in the variation in education the average increase in job satisfaction is 3.535 %.

The estimated value of $\beta_2 = 0.000$,

which implies that for 1% increase in experience the average increase in job satisfaction is 0%.

The estimated value of $\beta_3 = 0.189$,

which implies that for 1% increase in work score the average increase in job satisfaction is 0.189%.

The estimated value of $\beta_4 = 0.207$,

which implies that for 1% increase in Supervision score the average increase in job satisfaction is 0.207 %.

The estimated value of $\beta_5 = -0.272$,

which implies that for 1% increase in Co-workers score the average decrease in job satisfaction is 0.272 %.

The estimated value of $\beta_6 = 0.316$,

which implies that for 1% increase in job involvement score the average increase in job satisfaction is 0.316 %.

The estimated value of $\beta_7 = 3.047$,

which implies that for 1% increase in job stress score the average increase in job satisfaction is 3.047 %.

Comment on significance:

Here p-value for $\alpha = 0.029$

Since p-value < 0.05 , null hypothesis can be rejected at 5% level of significance and it can be concluded that the intercept coefficient is not equal to 0.

Here p-value for $\beta_1 = 0.018$

Since p-value < 0.05 , null hypothesis can be rejected at 5% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in education has significant positive impact on job satisfaction.

Here p-value for $\beta_2 = 0.987$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_2 is equal to 0. That means experience score does not have significant impact on job satisfaction.

Here p-value for $\beta_3 = 0.001$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_3 is not equal to 0. That means variation in work score has significant positive impact on job satisfaction.

Here $p\text{-value for } \beta_4 = 0.030$.

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that β_4 is not equal to 0. That means variation in supervision score has significant positive impact on job satisfaction.

Here $p\text{-value for } \beta_5 = 0.003$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_5 is not equal to 0. That means variation in co-workers score has significant negative impact on job satisfaction.

Here $p\text{-value for } \beta_6 = 0.000$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_6 is not equal to 0. That means variation in job involvement score has significant positive impact on job satisfaction.

Here $p\text{-value for } \beta_7 = 0.002$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_7 is not equal to 0. That means variation in job stress score has significant positive impact on job satisfaction.

Comment on model fitting:

Here $R^2 = 0.477$,

which implies that 47.7% of the total variation in job satisfaction can be explained by the regression model (by the variation in education, experience, work score, supervision score, co-workers score, job involvement score and job stress score).

In the regression model, the independent variables are education, experience, work, supervision, co-workers, job involvement and job stress and dependent variable is job satisfaction. The other independent variables do not have mentionable impact on job satisfaction. In this model, it is found that variation in education and job stress score have the higher positive impact on job satisfaction among the seven independent variables.

TABLE 86: Regression Analysis - Job Satisfaction of Private Sector Bank Non-officers on Work, Promotion, Co-workers, Family life and Job Involvement (N = 46)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.702(a)	.492	.429	10.5200		

a Predictors: (Constant), Job involvement, Family life, Promotion, Work, Co-workers

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4294.093	5	858.819	7.760	.000(a)
	Residual	4426.787	40	110.670		
	Total	8720.880	45			

a Predictors: (Constant), Job involvement, Family life, Promotion, Work, Co-workers
b Dependent Variable: Job satisfaction

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.483	10.708		1.726	.092
	Work	.356	.087	.538	4.080	.000
	Promotion	.059	.091	.078	.646	.522
	Co-workers	-.199	.099	-.311	-2.015	.051
	Family life	2.959	1.653	.245	1.791	.081
	Job involvement	.395	.122	.395	3.248	.002

a Dependent Variable: Job satisfaction

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the yield (dependent variable);

α is the intercept;

$\beta_1, \beta_2, \dots, \beta_k$ are the slopes;

X_1, X_2, \dots, X_k are the *independent variables*;

ε is the *random error term*.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

$$\hat{Y} = 18.483 + 0.356 X_1 + 0.059 X_2 + -0.199 X_3 + 2.959 X_4 + 0.395 X_5$$

Or, Job satisfaction = 18.483 + 0.356 (Work) + 0.059 (Promotion) + -0.199 (Co-workers) + 2.959 (Family life) + 0.395 (Job involvement)

Comment on $\alpha, \beta_1, \beta_2, \beta_3, \beta_4$ and β_5 's:

The estimated value of $\alpha = 18.483$,

which implies that on average the increase in job satisfaction (%) is 18.483 when increase in the variation in work, promotion, co-workers, family life and Job involvement (%) = 0.

The estimated value of $\beta_1 = 0.356$,

which implies that for 1% increase in the variation in work score the average increase in job satisfaction is 0.356 %.

The estimated value of $\beta_2 = 0.059$,

which implies that for 1% increase in promotion score the average increase in job satisfaction is 0.059 %.

The estimated value of $\beta_3 = -0.199$,

which implies that for 1% increase in co-workers score the average decrease in job satisfaction is 0.199 %.

The estimated value of $\beta_4 = 2.959$,

which implies that for 1% increase in happiness score of family life the average increase in job satisfaction is 2.959 %.

The estimated value of $\beta_5 = 0.395$,

which implies that for 1% increase in job involvement score the average increase in job satisfaction is 0.395 %.

Comment on significance:

Here p-value for $\alpha = 0.092$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that the intercept coefficient is equal to 0.

Here p-value for $\beta_1 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in work score has significant positive impact on job satisfaction.

Here p-value for $\beta_2 = 0.522$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_2 is equal to 0. That means promotion score does not have significant impact on job satisfaction.

Here p-value for $\beta_3 = 0.051$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_3 is equal to 0. That means co-workers score does not have significant impact on job satisfaction.

Here p-value for $\beta_4 = 0.081$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_4 is equal to 0. That means happiness score of family life does not have significant impact on job satisfaction.

Here p-value for $\beta_5 = 0.002$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_5 is not equal to 0. That means variation in job involvement score has significant positive impact on job satisfaction.

Comment on model fitting:

Here $R^2 = 0.492$,

which implies that 49.2% of the total variation in job satisfaction can be explained by the regression model (by the variation in work score, promotion score, co-workers score, happiness score of family life and Job involvement score).

In the regression model, the independent variables are work, promotion, co-workers, family life and job involvement and dependent variable is job satisfaction. The other independent variables do not have mentionable impact on job satisfaction. In this model, it is found that variation in happiness score of family life has the highest positive impact on job satisfaction among the five independent variables.

TABLE 87: Regression Analysis - Job Involvement of Public Sector Bank Officers on Age, Co-workers, Family Life, Job Stress and Propensity to Quit the Job (N = 92)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.586(a)	.343	.305	11.8436		

a Predictors: (Constant), Propensity to quit the job, Job stress, Family life, Co-workers, Age

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6294.606	5	1258.921	8.975	.000(a)
	Residual	12063.244	86	140.270		
	Total	18357.850	91			

a Predictors: (Constant), Propensity to quit the job, Job stress, Family life, Co-workers, Age
 b Dependent Variable: Job involvement

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	49.733	8.716		5.706	.000
	Age	-.244	.147	-.162	-1.656	.101
	Co-workers	.198	.062	.296	3.190	.002
	Family life	4.744	1.460	.301	3.249	.002
	Job stress	-2.517	1.174	-.200	-2.144	.035
	Propensity to quit the job	3.298	1.027	.322	3.213	.002

a Dependent Variable: Job involvement

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the yield (dependent variable);

α is the intercept;

$\beta_1, \beta_2, \dots, \beta_k$ are the slopes;

X_1, X_2, \dots, X_k are the independent variables;

ε is the random error term.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in

X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

$$\hat{Y} = 49.733 + -0.244 X_1 + 0.198 X_2 + 4.744 X_3 + -2.517 X_4 + 3.298 X_5$$

Or, Job involvement = 49.733 + -0.244 (Age) + 0.198 (Co-workers) + 4.744 (Family life) + -2.517 (Job stress) + 3.298 (Propensity to quit the job)

Comment on $\alpha, \beta_1, \beta_2, \beta_3, \beta_4$ and β_5 's:

The estimated value of $\alpha = 49.733$,

which implies that on average the increase in job involvement (%) is 49.733 when increase in the variation in age, co-workers, family life, job stress and propensity to quit the job (%) = 0.

The estimated value of $\beta_1 = -0.244$,

which implies that for 1% increase in the variation in age the average decrease in job involvement is 0.244 %.

The estimated value of $\beta_2 = 0.198$,

which implies that for 1% increase in co-workers score the average increase in job involvement is 0.198%.

The estimated value of $\beta_3 = 4.744$,

which implies that for 1% increase in happiness score of family life the average increase in job involvement is 4.744%.

The estimated value of $\beta_4 = -2.517$,

which implies that for 1% increase in job stress score the average decrease in job involvement is 2.517%.

The estimated value of $\beta_5 = 3.298$.

which implies that for 1% increase in propensity to quit the job score the average increase in job involvement is 3.298%.

Comment on significance:

Here p-value for $\alpha = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that the intercept coefficient is not equal to 0.

Here p-value for $\beta_1 = 0.101$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_1 is equal to 0. That means variation in age does not have significant impact on job involvement.

Here p-value for $\beta_2 = 0.002$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_2 is not equal to 0. That means variation in co-workers score has significant positive impact on job involvement.

Here p-value for $\beta_3 = 0.002$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_3 is not equal to 0. That means variation in happiness score of family life has significant positive impact on job involvement.

Here p-value for $\beta_4 = 0.035$

Since p-value < 0.05 , null hypothesis can be rejected at 5% level of significance and it can be concluded that β_4 is equal to 0. That means job stress has significant negative impact on job involvement.

Here p-value for $\beta_5 = 0.002$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_5 is not equal to 0. That means variation in propensity to quit the job score has significant positive impact on job involvement.

Comment on model fitting:

Here $R^2 = 0.343$,

which implies that 34.3% of the total variation in job involvement can be explained by the regression model (by the variation in age, co-workers score, happiness score of family life, job stress score and propensity to quit the job score).

In the regression model, the independent variables are age, co-workers, family life, job stress and propensity to quit the job and dependent variable is job involvement. The other independent variables do not have mentionable impact on job involvement. In this model, it is found that variation in happiness score of family life and propensity to quit the job score have the higher positive impact on job satisfaction among the five independent variables.

TABLE 88: Regression Analysis - Job Involvement of Private Sector Bank Officers on Sex and Job Satisfaction (N = 162)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.515(a)	.266	.256	9.8088		

a Predictors: (Constant), Job satisfaction, Sex

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5532.319	2	2766.159	28.751	.000(a)
	Residual	15297.654	159	96.212		
	Total	20829.973	161			

a Predictors: (Constant), Job satisfaction, Sex
b Dependent Variable: Job involvement

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	46.545	5.690		8.180	.000
	Sex	-4.080	1.692	-.164	-2.411	.017
	Job satisfaction	.486	.069	.477	6.999	.000

a Dependent Variable: Job involvement

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the yield (dependent variable);

α is the intercept;

$\beta_1, \beta_2, \dots, \beta_k$ are the slopes;

X_1, X_2, \dots, X_k are the independent variables;

ϵ is the random error term.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$\hat{Y} = 46.545 + -4.080 X_1 + 0.486 X_2$$

Or, Job involvement = 46.545 + -4.080 (Sex) + 0.486 (Job satisfaction)

Comment on α , β_1 and β_2 's:

The estimated value of $\alpha = 46.545$,

which implies that on average the increase in Job involvement (%) is 46.545 when increase in the variation in sex and job satisfaction (%) = 0.

The estimated value of $\beta_1 = -4.080$,

which implies that for 1% increase in the variation in sex the average decrease in job involvement is 4.080%.

The estimated value of $\beta_2 = 0.486$,

which implies that for 1% increase in job satisfaction score the average increase in job involvement is 0.486%.

Comment on significance:

Here p-value for $\alpha = 0.000$

Since p-value < 0.01, null hypothesis can be rejected at 1% level of significance and it can be concluded that the intercept coefficient is not equal to 0.

Here p-value for $\beta_1 = 0.017$

Since p-value < 0.05, null hypothesis can be rejected at 5% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in sex has significant negative impact on job involvement.

Here p-value for $\beta_2 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_2 is not equal to 0. That means variation in job satisfaction score has significant positive impact on job involvement.

Comment on model fitting:

Here $R^2 = 0.266$,

which implies that 26.6% of the total variation in job involvement can be explained by the regression model (by the variation in sex and job satisfaction score).

In the regression model, the independent variables are sex and job satisfaction and dependent variable is job involvement. The other independent variables do not have mentionable impact on job involvement. In this model, it is found that variation in sex has the highest negative impact on job involvement between the two independent variables.

TABLE 89: Regression Analysis - Job Involvement of Public Sector Bank Non-officers on Co-workers and Job Satisfaction (N = 85)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.453(a)	.205	.186	11.8288		

n Predictors: (Constant), Job satisfaction, Co-workers

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2961.048	2	1480.524	10.581	.000(a)
	Residual	11473.462	82	139.920		
	Total	14434.510	84			

a Predictors: (Constant), Job satisfaction, Co-workers
b Dependent Variable: Job involvement

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	44.760	8.052		5.559	.000
	Co-workers	.149	.060	.247	2.476	.015
	Job satisfaction	.363	.105	.344	3.449	.001

a Dependent Variable: Job involvement

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the yield (dependent variable);

α is the intercept;

$\beta_1, \beta_2, \dots, \beta_k$ are the slopes;

X_1, X_2, \dots, X_k are the independent variables;

ϵ is the random error term.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$\hat{Y} = 44.760 + 0.149 X_1 + 0.363 X_2$$

Or, Job involvement = 44.760 + 0.149 (Co-workers) + 0.363 (Job satisfaction)

Comment on α , β_1 and β_2 's:

The estimated value of $\alpha = 44.760$,

which implies that on average the increase in job satisfaction (%) is 44.760 when increase in the variation in co-workers and job satisfaction (%) = 0.

The estimated value of $\beta_1 = 0.149$,

which implies that for 1% increase in the variation in co-workers score the average increase in job involvement is 0.149 %.

The estimated value of $\beta_2 = 0.363$,

which implies that for 1% increase in job satisfaction score the average increase in job involvement is 0.363 %.

Comment on significance:

Here p-value for $\alpha = 0.000$

Since p-value < 0.01, null hypothesis can be rejected at 1% level of significance and it can be concluded that the intercept coefficient is not equal to 0.

Here p-value for $\beta_1 = 0.015$

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in co-workers score has significant positive impact on job involvement.

Here $p\text{-value for } \beta_2 = 0.001$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_2 is not equal to 0. That means variation in job satisfaction score has significant positive impact on job involvement.

Comment on model fitting:

Here $R^2 = 0.205$,

which implies that 20.5% of the total variation in job involvement can be explained by the regression model (by the variation in co-workers score and job satisfaction score).

In the regression model, the independent variables are co-workers and job satisfaction and dependent variable is job involvement. The other independent variables do not have mentionable impact on job involvement. In this model, it is found that variation in job satisfaction score has the highest positive impact on job involvement between the two independent variables.

TABLE 90: Regression Analysis - Job Involvement of Private Sector Bank Non-officers on Marital status, Co-workers, Family life, Social life, Job satisfaction and Propensity to quit the job (N = 46)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.687(a)	.472	.391	10.8466		

a Predictors: (Constant), Propensity to quit the job, Job satisfaction, Social life, Family life, Marital status, Co-workers

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4100.551	6	683.425	5.809	.000(a)
	Residual	4588.338	39	117.650		
	Total	8688.889	45			

a Predictors: (Constant), Propensity to quit the job, Job satisfaction, Social life, Family life, Marital status, Co-workers
 b Dependent Variable: Job involvement

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.729	15.118		1.702	.097
	Marital status	27.486	9.550	.408	2.878	.006
	Co-workers	.245	.104	.383	2.360	.023
	Family life	-3.419	1.750	-.283	-1.954	.058
	Social life	-6.185	2.403	-.351	-2.573	.014
	Job satisfaction	.430	.120	.431	3.592	.001
	Propensity to quit the job	4.001	1.859	.319	2.152	.038

a Dependent Variable: Job involvement

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the yield (dependent variable);

α is the *intercept*;

$\beta_1, \beta_2, \dots, \beta_k$ are the *slopes*;

X_1, X_2, \dots, X_k are the *independent variables*;

ε is the *random error* term.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \varepsilon$$

$$\hat{Y} = 25.729 + 27.486 X_1 + 0.245 X_2 + -3.419 X_3 + -6.185 X_4 + 0.430 X_5 + 4.001 X_6$$

Or, Job involvement = 25.729 + 27.486 (Marital status) + 0.245 (Co-workers) + -3.419 (Family life) + -6.185 (Social life) + 0.430 (Job satisfaction) + 4.001 (Propensity to quit the job)

Comment on $\alpha, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ and β_6 's:

The estimated value of $\alpha = 25.729$,

which implies that on average the increase in Job involvement (%) is 25.729 when increase in the variation in marital status, co-workers, family life, social life, job satisfaction and propensity to quit the job (%) = 0.

The estimated value of $\beta_1 = 27.486$,

which implies that for 1% increase in the variation in marital status the average increase in job involvement is 27.486%.

The estimated value of $\beta_2 = 0.245$,

which implies that for 1% increase in co-workers score the average increase in job involvement is 0.245%.

The estimated value of $\beta_3 = -3.419$,
which implies that for 1% increase in the happiness score of family life the average decrease in job involvement is 3.419%.

The estimated value of $\beta_4 = -6.185$,
which implies that for 1% increase in the happiness score of social life the average decrease in job involvement is 6.185%.

The estimated value of $\beta_5 = 0.430$,
which implies that for 1% increase in job satisfaction score the average increase in job involvement is 0.430%.

The estimated value of $\beta_6 = 4.001$,
which implies that for 1% increase in propensity to quit the job score the average increase in job involvement is 4.001%.

Comment on significance:

Here p-value for $\alpha = 0.097$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that the intercept coefficient is equal to 0.

Here p-value for $\beta_1 = 0.006$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in marital status has significant positive impact on job involvement.

Here p-value for $\beta_2 = 0.023$

Since p-value < 0.05 , null hypothesis can be rejected at 5% level of significance and it can be concluded that β_2 is not equal to 0. That means variation in co-workers score has significant positive impact on job involvement.

Here p-value for $\beta_3 = 0.058$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_3 is equal to 0. That means variation in happiness score of family life does not have significant impact on job involvement.

Here p-value for $\beta_4 = 0.014$

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that β_4 is not equal to 0. That means variation in happiness score of social life has significant negative impact on job involvement.

Here $p\text{-value for } \beta_5 = 0.001$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_5 is not equal to 0. That means variation in job satisfaction score has significant positive impact on job involvement.

Here $p\text{-value for } \beta_6 = 0.038$

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that β_6 is not equal to 0. That means variation in propensity to quit the job score has significant positive impact on job involvement.

Comment on model fitting:

Here $R^2 = 0.472$,

which implies that 47.2% of the total variation in job involvement can be explained by the regression model (by the variation in marital status, co-workers score, happiness score of family life, happiness score of social life, job satisfaction score and propensity to quit the job score).

In the regression model, the independent variables are marital status, co-workers, family life, social life, job satisfaction and propensity to quit the job and dependent variable is job involvement. The other independent variables do not have mentionable impact on job involvement. In this model, it is found that variation in marital status has the highest positive impact on job involvement among the six independent variables.

TABLE 91: Regression Analysis - Job Stress of Public Sector Bank Officers on Working Hours and Co-workers (N = 92)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.362(a)	.131	.111	1.06322		

a Predictors: (Constant), Co-workers, Working hours

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.131	2	7.566	6.693	.002(a)
	Residual	100.608	89	1.130		
	Total	115.739	91			

a Predictors: (Constant), Co-workers, Working hours
b Dependent Variable: Job stress

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.237	.983		4.312	.000
	Working hours	-.248	.089	-.278	-2.771	.007
	Co-workers	.010	.005	.188	1.874	.064

a Dependent Variable: Job stress

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the *yield (dependent variable)*;

α is the *intercept*;

$\beta_1, \beta_2, \dots, \beta_k$ are the *slopes*;

X_1, X_2, \dots, X_k are the *independent variables*;

ϵ is the *random error term*.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$\hat{Y} = 4.237 + -0.248 X_1 + 0.010 X_2$$

Or, Job stress = 4.237 + -0.248 (Working hours) + 0.010 (Co-workers)

Comment on α , β_1 and β_2 's:

The estimated value of $\alpha = 4.237$,

which implies that on average the increase in job stress (%) is 4.237 when increase in the variation in co-workers and co-workers (%) = 0.

The estimated value of $\beta_1 = -0.248$,

which implies that for 1% increase in the variation in working hours score the average decrease in job stress is 0.248 %.

The estimated value of $\beta_2 = 0.010$,

which implies that for 1% increase in co-workers score the average increase in job stress is 0.010%.

Comment on significance:

Here p-value for $\alpha = 0.000$

Since p-value < 0.01, null hypothesis can be rejected at 1% level of significance and it can be concluded that the intercept coefficient is not equal to 0.

Here p-value for $\beta_1 = .007$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in working hours score has significant negative impact on job stress.

Here $p\text{-value for } \beta_2 = 0.064$

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that β_2 is equal to 0. That means co-workers score does not have significant impact on job stress.

Comment on model fitting:

Here $R^2 = .131$,

which implies that 13.1% of the total variation in job stress can be explained by the regression model (by the variation in working hours score and co-workers score).

In the regression model, the independent variables are working hours and co-workers and dependent variable is job stress. The other independent variables do not have mentionable impact on job stress. In this model, it is found that variation in working hours score has the highest negative impact on job stress between the two independent variables.

TABLE 92: Regression Analysis - Job Stress of Private Sector Bank Officers on Work, Co-workers and Propensity to Quit the Job (N = 162)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.385(a)	.148	.132	1.01872		

a Predictors: (Constant), Propensity to quit the job, Co-workers, Work

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.529	3	9.510	9.163	.000(a)
	Residual	163.971	158	1.038		
	Total	192.500	161			

a Predictors: (Constant), Propensity to quit the job, Co-workers, Work
b Dependent Variable: Job stress

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.904	.419		4.549	.000
	Work	.020	.005	.357	4.197	.000
	Co-workers	-.013	.005	-.219	-2.593	.010
	Propensity to quit the job	.169	.065	.193	2.612	.010

a Dependent Variable: Job stress

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the yield (dependent variable);

α is the intercept;

$\beta_1, \beta_2, \dots, \beta_k$ are the slopes;

X_1, X_2, \dots, X_k are the independent variables;

ϵ is the random error term.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

$$\hat{Y} = 1.904 + 0.020 X_1 + -0.013 X_2 + 0.169 X_3$$

Or, Job stress = 1.904 + 0.020 (Work) + -0.013 (Co-workers) + 0.169 (Propensity to quit the job)

Comment on α, β_1, β_2 and β_3 's:

The estimated value of $\alpha = 1.904$,

which implies that on average the increase in job stress (%) is 1.904 when increase in the variation in work, co-workers and propensity to quit the job (%) = 0.

The estimated value of $\beta_1 = 0.020$,

which implies that for 1% increase in the variation in work score the average increase in job stress is 0.020 %.

The estimated value of $\beta_2 = -0.013$,

which implies that for 1% increase in co-workers score the average decrease in job stress is 0.013 %.

The estimated value of $\beta_3 = 0.169$,

which implies that for 1% increase in propensity to quit the job score the average increase in job stress is 0.169 %.

Comment on significance:

Here p-value for $\alpha = 0.000$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that the intercept coefficient is not equal to 0.

Here $p\text{-value for } \beta_1 = 0.000$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in work score has significant positive impact on job stress.

Here $p\text{-value for } \beta_2 = 0.010$

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that β_2 is not equal to 0. That means variation in co-workers score has significant negative impact on job stress.

Here $p\text{-value for } \beta_3 = 0.010$

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that β_3 is not equal to 0. That means variation in propensity to quit the job score has significant positive impact on job stress.

Comment on model fitting:

Here $R^2 = 0.148$,

which implies that 14.8% of the total variation in job stress can be explained by the regression model (by the variation in work score, co-workers score and propensity to quit the job score).

In the regression model, the independent variables are work, co-workers and propensity to quit the job and dependent variable is job stress. The other independent variables do not have mentionable impact on job stress. In this model, it is found that variation in propensity to quit the job score has the highest positive impact on job stress among the three independent variables.

TABLE 93: Regression Analysis - Job Stress of Public Sector Bank Non-officers on Sex, Education, Experience, Salary, Promotion, Supervision, Co-workers, Family Life and Job Satisfaction (N = 85)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.718(a)	.516	.458	.86434		

a Predictors: (Constant), Job satisfaction, Salary, Sex, Family life, Promotion, Education, Experience, Supervision, Co-workers

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	59.781	9	6.642	8.891	.000(a)
	Residual	56.031	75	.747		
	Total	115.812	84			

a Predictors: (Constant), Job satisfaction, Salary, Sex, Family life, Promotion, Education, Experience, Supervision, Co-workers
b Dependent Variable: Job stress.

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.842	.950		.887	.378
	Sex	1.525	.312	.470	4.891	.000
	Education	-.661	.140	-.429	-4.727	.000
	Experience	.005	.001	.389	4.225	.000
	Salary	.000	.000	-.413	-4.428	.000
	Promotion	-.014	.004	-.315	-3.323	.001
	Supervision	.039	.010	.736	4.030	.000
	Co-workers	-.040	.011	-.732	-3.730	.000
	Family life	.424	.109	.415	3.879	.000
	Job satisfaction	.028	.009	.292	3.242	.002

a Dependent Variable: Job stress

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \varepsilon$$

Where,

Y is the *yield (dependent variable)*;

α is the *intercept*;

$\beta_1, \beta_2, \dots, \beta_k$ are the *slopes*;

X_1, X_2, \dots, X_k are the *independent variables*;

ϵ is the *random error term*.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \epsilon$$

$$\hat{Y} = 0.842 + 1.525 X_1 + -0.661 X_2 + 0.005 X_3 + 0.000 X_4 + -0.014 X_5 + 0.039 X_6 + -0.040 X_7 + 0.424 X_8 + 0.028 X_9$$

Or, Job stress = 0.842 + 1.525 (Sex) + -0.661 (Education) + 0.005 (Experience) + 0.000 (Salary) + -0.014 (Promotion) + 0.039 (Supervision) + 0.040 (Co-workers) + 0.424 (Family life) + 0.028 (Job satisfaction)

Comment on $\alpha, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7, \beta_8$ and β_9 's:

The estimated value of $\alpha = 0.842$,

which implies that on average the increase in Job stress (%) is 0.842 when increase in the variation in sex, education, experience, salary, promotion, supervision, co-workers, family life, job satisfaction (%) = 0.

The estimated value of $\beta_1 = 1.525$,

which implies that for 1% increase in the variation in sex the average increase in job stress satisfaction is 1.525 %.

The estimated value of $\beta_2 = -0.661$,

which implies that for 1% increase in education the average decrease in job stress is 0.661 %.

The estimated value of $\beta_3 = 0.005$,

which implies that for 1% increase in experience score the average increase in job stress is 0.005 %.

The estimated value of $\beta_4 = 0.000$,

which implies that for 1% increase in salary the average increase in job stress is 0.000%.

The estimated value of $\beta_5 = -0.014$,

which implies that for 1% increase in promotion score the average decrease in job stress is 0.014 %.

The estimated value of $\beta_6 = 0.039$,

which implies that for 1% increase supervision score the average increase in job stress is 0.039 %.

The estimated value of $\beta_7 = 0.040$,

which implies that for 1% increase in co-workers score the average increase in job stress is 0.040 %.

The estimated value of $\beta_8 = 0.424$,

which implies that for 1% increase in happiness score of family life the average increase in job stress is 0.424 %.

The estimated value of $\beta_9 = 0.028$,

which implies that for 1% increase in job satisfaction score the average increase in job stress is 0.028 %.

Comment on significance:

Here p-value for $\alpha = 0.378$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that the intercept coefficient is equal to 0.

Here p-value for $\beta_1 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in sex has significant positive impact on job stress.

Here p-value for $\beta_2 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_2 is not equal to 0. That means variation in education has significant negative impact on job stress.

Here p-value for $\beta_3 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_3 is not equal to 0. That means variation in experience score has significant positive impact on job stress.

Here p-value for $\beta_4 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_4 is not equal to 0. That means variation in salary score has significant positive impact on job stress.

Here p-value for $\beta_5 = 0.001$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_5 is not equal to 0. That means variation in promotion score has significant negative impact on job stress.

Here p-value for $\beta_6 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_6 is not equal to 0. That means variation in supervision score has significant positive impact on job stress.

Here p-value for $\beta_7 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_7 is not equal to 0. That means variation in co-workers score has significant negative impact on job stress.

Here p-value for $\beta_8 = 0.000$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_8 is not equal to 0. That means variation in happiness score of family life has significant positive impact on job stress.

Here $p\text{-value for } \beta_9 = 0.002$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_9 is not equal to 0. That means variation in job satisfaction score has significant positive impact on job stress.

Comment on model fitting:

Here $R^2 = 0.516$,

which implies that 51.6% of the total variation in job stress can be explained by the regression model (by the variation in sex, education, experience, salary, promotion score, supervision score, co-workers score, happiness score of family life and job satisfaction score).

In the regression model, the independent variables are sex, education, experience, salary, promotion, supervision, co-workers, family life, job satisfaction and dependent variable is job stress. The other independent variables do not have mentionable impact on job stress. In this model, it is found that variation in sex has the highest positive impact on job stress among the nine independent variables.

TABLE 94: Regression Analysis - Job Stress of Private Sector Bank Non-officers on Sex, Education, Supervision, Family life and Propensity to Quit the Job (N = 46)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.553(a)	.306	.219	1.009		

a Predictors: (Constant), Propensity to quit the job, Education, Family life, Sex, Supervision

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.923	5	3.585	3.524	.010(a)
	Residual	40.686	40	1.017		
	Total	58.609	45			

a Predictors: (Constant), Propensity to quit the job, Education, Family life, Sex, Supervision
b Dependent Variable: Job stress

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.834	1.016		2.788	.008
	Sex	.785	.444	.264	1.768	.085
	Education	-.672	.219	-.456	-3.074	.004
	Supervision	.015	.009	.285	1.745	.089
	Family life	.259	.142	.261	1.820	.076
	Propensity to quit the job	-.249	.167	-.242	-1.494	.143

a Dependent Variable: Job stress

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the yield (dependent variable);

α is the intercept;

$\beta_1, \beta_2, \dots, \beta_k$ are the slopes;

X_1, X_2, \dots, X_k are the *independent variables*;

ε is the *random error term*.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

$$\hat{Y} = 2.834 + 0.785 X_1 + -0.672 X_2 + 0.015 X_3 + 0.259 X_4 + -0.249 X_5$$

Or, Job stress = 2.834 + 0.785 (Sex) + -0.672 (Education) + 0.015 (Supervision) + .259 (Family life) + -0.249 (Propensity to quit the job)

Comment on $\alpha, \beta_1, \beta_2, \beta_3, \beta_4,$ and β_5 's:

The estimated value of $\alpha = 2.834$,

which implies that on average the increase in job stress (%) is 2.834 when increase in the variation in sex, education, supervision, family life and propensity to quit the job (%) = 0.

The estimated value of $\beta_1 = 0.785$,

which implies that for 1% increase in the variation in sex the average increase in job stress is 0.785%.

The estimated value of $\beta_2 = -0.672$,

which implies that for 1% increase in the variation in education the average decrease in job stress is 0.672%.

The estimated value of $\beta_3 = 0.015$,

which implies that for 1% increase in supervision score the average increase in job stress is 0.015%.

The estimated value of $\beta_4 = 0.259$,

which implies that for 1% increase in the happiness score of family life the average increase in job stress is 0.259%.

The estimated value of $\beta_5 = -0.249$,

which implies that for 1% increase in propensity to quit the job score the average decrease in job stress is 0.249%.

Comment on significance:

Here p-value for $\alpha = 0.008$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that the intercept coefficient is not equal to 0.

Here p-value for $\beta_1 = 0.085$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_1 is equal to 0. That means variation in sex does not have significant impact on propensity to quit the job.

Here p-value for $\beta_2 = 0.004$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_2 is not equal to 0. That means variation in education has significant negative impact on job stress.

Here p-value for $\beta_3 = 0.089$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_3 is equal to 0. That means variation in supervision score does not have significant impact on propensity to quit the job.

Here p-value for $\beta_4 = 0.076$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_4 is equal to 0. That means variation in the happiness score of family life does not have significant impact on propensity to quit the job.

Here p-value for $\beta_5 = 0.143$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_5 is equal to 0. That means variation in propensity to quit the job score does not have significant impact on propensity to quit the job.

Comment on model fitting:

Here $R^2 = 0.306$,

which implies that 30.6% of the total variation in job stress can be explained by the regression model (by the variation in sex, education, supervision score, happiness score of family life and propensity to quit the job score).

In the regression model, the independent variables are sex, education, supervision, family life and propensity to quit the job and dependent variable is job stress. The other independent variables do not have mentionable impact on job stress. In this model, it is found that variation in sex has the highest positive impact on job stress among the five independent variables.

TABLE 95: Regression Analysis - Propensity to Quit the Job of Public Sector Bank Officers on Job Involvement and Job Stress (N = 92)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.401(a)	.161	.142	1.28457		

a Predictors: (Constant), Job stress, Job involvement

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.215	2	14.107	8.549	.000(a)
	Residual	146.861	89	1.650		
	Total	175.076	91			

a Predictors: (Constant), Job stress, Job involvement
 b Dependent Variable: Propensity to quit the job

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.307	.833		.368	.714
	Job involvement	.036	.009	.374	3.847	.000
	Job stress	.188	.119	.153	1.574	.119

a Dependent Variable: Propensity to quit the job

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \varepsilon$$

Where,

Y is the *yield (dependent variable)*;

α is the *intercept*;

$\beta_1, \beta_2, \dots, \beta_k$ are the *slopes*;

X_1, X_2, \dots, X_k are the *independent variables*;

ε is the *random error term*.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$\hat{Y} = 0.307 + 0.036 X_1 + 0.188 X_2$$

Or, Propensity to quit the job = 0.307 + 0.036 (Job involvement) + 0.188 (Job stress)

Comment on α, β_1 and β_2 's:

The estimated value of $\alpha = 0.307$,

which implies that on average the increase in propensity to quit the job (%) is 0.307 when increase in the variation in job involvement and job stress (%) = 0.

The estimated value of $\beta_1 = 0.036$,

which implies that for 1% increase in the variation in job involvement score the average increase in propensity to quit the job is 0.036%.

The estimated value of $\beta_2 = 0.188$, which implies that for 1% increase in job stress score the average increase in propensity to quit the job is 0.188%.

Comment on significance:

Here p-value for $\alpha = 0.714$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that the intercept coefficient is equal to 0.

Here p-value for $\beta_1 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in job involvement score has significant positive impact on propensity to quit the job.

Here p-value for $\beta_2 = 0.119$

Since p-value > 0.05 , null hypothesis can be accepted at 5% level of significance and it can be concluded that β_2 is equal to 0. That means job stress score does not have significant impact on job stress.

Comment on model fitting:

Here $R^2 = 0.161$,

which implies that 16.1% of the total variation in propensity to quit the job can be explained by the regression model (by the variation in job involvement score and job stress score).

In the regression model, the independent variables are job involvement and job stress and dependent variable is propensity to quit the job. The other independent variables do not have mentionable impact on propensity to quit the job. In this model, it is found that variation in job stress score has the highest positive impact on propensity to quit the job between the two independent variables.

TABLE 96: Regression Analysis - Propensity to Quit the Job of Private Sector Bank Officers on Family Life and Job Stress (N = 162)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.235(a)	.055	.043	1.22115		

a Predictors: (Constant), Job stress, Family life

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.841	2	6.921	4.641	.011(a)
	Residual	237.103	159	1.491		
	Total	250.944	161			

a Predictors: (Constant), Job stress, Family life
b Dependent Variable: Propensity to quit the job

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.726	.580		4.702	.000
	Family life	-.097	.122	-.061	-.794	.428
	Job stress	.259	.088	.227	2.940	.004

a Dependent Variable: Propensity to quit the job

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the yield (dependent variable);

α is the intercept;

$\beta_1, \beta_2, \dots, \beta_k$ are the slopes;

X_1, X_2, \dots, X_k are the independent variables;

ϵ is the random error term.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$\hat{Y} = 2.726 + -0.097 X_1 + 0.259 X_2$$

Or, Propensity to quit the job = 2.726 + -0.097 (Family life) + 0.259 (Job stress)

Comment on α , β_1 and β_2 's:

The estimated value of $\alpha = 2.726$,

which implies that on average the increase in propensity to quit the job (%) is 2.726 when increase in the variation in family life and job stress (%) = 0.

The estimated value of $\beta_1 = -0.097$,

which implies that for 1% increase in the variation in happiness score of family life the average decrease in propensity to quit the job is 0.097%.

The estimated value of $\beta_2 = 0.259$,

which implies that for 1% increase in job stress score the average increase in propensity to quit the job is 0.259%.

Comment on significance:

Here p-value for $\alpha = 0.000$

Since p-value < 0.01, null hypothesis can be rejected at 1% level of significance and it can be concluded that the intercept coefficient is not equal to 0.

Here p-value for $\beta_1 = 0.428$

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that β_1 is equal to 0. That means variation in happiness score of family life does not have significant impact on job stress.

Here $p\text{-value}$ for $\beta_2 = 0.004$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_2 is not equal to 0. That means variation in job stress score has significant positive impact on propensity to quit the job.

Comment on model fitting:

Here $R^2 = 0.055$,

which implies that 5.5% of the total variation in propensity to quit the job can be explained by the regression model (by the variation in happiness score of family life and job stress score).

In the regression model, the independent variables are family life and job stress and dependent variable is propensity to quit the job. The other independent variables do not have mentionable impact on propensity to quit the job. In this model, it is found that variation in job stress score has the highest positive impact on propensity to quit the job between the two independent variables.

TABLE 97: Regression Analysis - Propensity to Quit the Job of Public Sector Bank Non-officers on Sex, Marital Status, Education, Promotion, Supervision and Personal Life (N = 85)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.689(a)	.475	.435	.88338		

a Predictors: (Constant), Personal life, Marital status, Sex, Education, Promotion, Supervision

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	55.132	6	9.189	11.775	.000(a)
	Residual	60.868	78	.780		
	Total	116.000	84			

a Predictors: (Constant), Personal life, Marital status, Sex, Education, Promotion, Supervision
 b Dependent Variable: Propensity to quit the job

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.923	.874		3.344	.001
	Sex	1.093	.277	.337	3.949	.000
	Marital status	-2.449	.664	-.318	-3.688	.000
	Education	.425	.136	.275	3.115	.003
	Promotion	.005	.004	.121	1.278	.205
	Supervision	.021	.005	.399	4.066	.000
	Personal life	-.161	.121	-.127	-1.325	.189

a Dependent Variable: Propensity to quit the job

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the yield (dependent variable);

α is the intercept;

$\beta_1, \beta_2, \dots, \beta_k$ are the slopes;

X_1, X_2, \dots, X_k are the independent variables;

ε is the random error term.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \varepsilon$$

$$\hat{Y} = 2.923 + 1.093 X_1 + -2.449 X_2 + 0.425 X_3 + 0.005 X_4 + 0.021 X_5 + -0.161 X_6$$

Or, Propensity to quit the job = 2.923 + 1.093 (Sex) + -2.449 (Marital status) + 0.425 (Education) + 0.005 (Promotion) + 0.021 (Supervision) + -0.161 (Personal life)

Comment on $\alpha, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ and β_6 's:

The estimated value of $\alpha = 2.923$,

which implies that on average the increase in propensity to quit the job (%) is 2.923 when increase in the variation in sex, marital status, education, promotion, supervision and personal life (%) = 0.

The estimated value of $\beta_1 = 1.093$,

which implies that for 1% increase in the variation in sex the average increase in propensity to quit the job is 1.093%.

The estimated value of $\beta_2 = -2.449$,

which implies that for 1% increase in marital status the average decrease in propensity to quit the job is 2.449%.

The estimated value of $\beta_3 = 0.425$,

which implies that for 1% increase in the variation in education the average increase in propensity to quit the job is 0.425%.

The estimated value of $\beta_4 = 0.005$,

which implies that for 1% increase in the variation in promotion score the average increase in propensity to quit the job is 0.005%.

The estimated value of $\beta_5 = 0.021$,

which implies that for 1% increase in the variation in supervision score the average increase in propensity to quit the job is 0.021%.

The estimated value of $\beta_6 = -0.161$,

which implies that for 1% increase in the variation in happiness score of personal life the average decrease in propensity to quit the job is 0.161%.

Comment on significance:

Here p-value for $\alpha = 0.001$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that the intercept coefficient is not equal to 0.

Here p-value for $\beta_1 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in sex has significant positive impact on propensity to quit the job.

Here p-value for $\beta_2 = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_2 is not equal to 0. That means variation in marital status has significant positive impact on propensity to quit the job.

Here p-value for $\beta_3 = 0.003$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that β_3 is not equal to 0. That means variation in education has significant positive impact on propensity to quit the job.

Here p-value for $\beta_4 = 0.205$

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that β_4 is equal to 0. That means variation in promotion score does not have significant impact on propensity to quit the job.

Here $p\text{-value for } \beta_5 = 0.000$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_5 is not equal to 0. That means variation in supervision score has significant positive impact on propensity to quit the job.

Here $p\text{-value for } \beta_6 = 0.189$

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that β_6 is equal to 0. That means variation in happiness score of personal life does not have significant impact on propensity to quit the job.

Comment on model fitting:

Here $R^2 = 0.475$,

which implies that 47.5% of the total variation in propensity to quit the job can be explained by the regression model (by the variation in sex, marital status, education, promotion score, supervision score and happiness score of personal life).

In the regression model, the independent variables are sex, marital status, education, promotion, supervision and personal life and dependent variable is propensity to quit the job. The other independent variables do not have mentionable impact on propensity to quit the job. In this model, it is found that variation in marital status has the highest negative impact on propensity to quit the job among the six independent variables.

TABLE 98: Regression Analysis - Propensity to Quit the Job of Private Sector Bank Non-officers on Marital status, Experience, Supervision, Personal life, Family life, Social life, Job involvement and Job stress (N = 46)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.824(a)	.680	.610	.691		

a Predictors: (Constant), Job stress, Social life, Job involvement, Experience, Family life, Marital status, Supervision, Personal life

ANOVA(b)						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.531	8	4.691	9.814	.000(a)
	Residual	17.687	37	.478		
	Total	55.217	45			

a Predictors: (Constant), Job stress, Social life, Job involvement, Experience, Family life, Marital status, Supervision, Personal life
 b Dependent Variable: Propensity to quit the job

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.811	1.157		5.884	.000
	Marital status	-4.111	.621	-.765	-6.621	.000
	Experience	-.006	.001	-.476	-4.326	.000
	Supervision	.019	.007	.375	2.781	.008
	Personal life	-.498	.180	-.409	-2.766	.009
	Family life	.251	.118	.260	2.125	.040
	Social life	.354	.181	.252	1.951	.059
	Job involvement	.019	.008	.235	2.222	.032
	Job stress	-.147	.096	-.151	-1.528	.135

a Dependent Variable: Propensity to quit the job

Interpretation of the Results

Multiple Linear Regression Model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon$$

Where,

Y is the *yield (dependent variable)*;

α is the *intercept*;

$\beta_1, \beta_2, \dots, \beta_k$ are the *slopes*;

X_1, X_2, \dots, X_k are the *independent variables*;

ε is the *random error term*.

Interpretation of parameters:

α = Expected/Average value of Y when $X_1, X_2, \dots, X_k = 0$.

$\beta_1, \beta_2, \dots, \beta_k$ = Expected/Average change in Y for 1 unit change in X_1, X_2, \dots, X_k .

Hypothesis Test for Regression Slope

Null Hypothesis- $H_0: \beta's = 0$

Alternative Hypothesis- $H_1: \beta's \neq 0$ [Two-tailed test]

The estimated regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \varepsilon$$

$$\hat{Y} = 6.811 + -4.111 X_1 + -0.006 X_2 + 0.019 X_3 + -0.498 X_4 + 0.251 X_5 + 0.354 X_6 + -0.019 X_7 + -0.147 X_8$$

Or, Propensity to quit the job = 6.811 + -4.111 (Marital status) + -0.006 (Experience) + 0.019 (Supervision) + -0.498 (Personal life) + 0.251 (Family life) + 0.354 (Social life) + 0.019 (Job involvement) + -0.147 (Job stress)

Comment on $\alpha, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7$ and β_8 's:

The estimated value of $\alpha = 6.811$,

which implies that on average the increase in propensity to quit the job (%) is 6.811 when increase in the variation in marital status, experience, supervision, personal life, family life, social life, job involvement and job stress (%) = 0.

The estimated value of $\beta_1 = -4.111$,

which implies that for 1% increase in the variation in marital status the average decrease in propensity to quit the job is 4.111%.

The estimated value of $\beta_2 = -0.006$,

which implies that for 1% increase in the variation in experience the average decrease in propensity to quit the job is -0.006 %.

The estimated value of $\beta_3 = 0.019$,

which implies that for 1% increase in supervision score the average increase in propensity to quit the job is 0.019%.

The estimated value of $\beta_4 = -0.498$,

which implies that for 1% increase in happiness score of personal life the average decrease in propensity to quit the job is 0.498%.

The estimated value of $\beta_5 = 0.251$,

which implies that for 1% increase in happiness score of family life the average increase in propensity to quit the job is 0.251%.

The estimated value of $\beta_6 = 0.354$,

which implies that for 1% increase in happiness score of social life the average increase in propensity to quit the job is 0.354 %.

The estimated value of $\beta_7 = 0.019$,

which implies that for 1% increase in job involvement score the average increase in propensity to quit the job is 0.019 %.

The estimated value of $\beta_8 = -0.147$,

which implies that for 1% increase in job stress score the average decrease in propensity to quit the job is 0.147 %.

Comment on significance:

Here p-value for $\alpha = 0.000$

Since p-value < 0.01 , null hypothesis can be rejected at 1% level of significance and it can be concluded that the intercept coefficient is not equal to 0.

Here p-value for $\beta_1 = 0.000$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_1 is not equal to 0. That means variation in marital status has significant negative impact on propensity to quit the job.

Here $p\text{-value for } \beta_2 = 0.000$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_2 is not equal to 0. That means variation in experience has significant negative impact on propensity to quit the job.

Here $p\text{-value for } \beta_3 = 0.008$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_3 is not equal to 0. That means variation in supervision score has significant positive impact on propensity to quit the job.

Here $p\text{-value for } \beta_4 = 0.009$

Since $p\text{-value} < 0.01$, null hypothesis can be rejected at 1% level of significance and it can be concluded that β_4 is not equal to 0. That means variation in happiness score of personal life has significant negative impact on propensity to quit the job.

Here $p\text{-value for } \beta_5 = 0.040$

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that β_5 is not equal to 0. That means variation in happiness score of family life has significant positive impact on propensity to quit the job.

Here $p\text{-value for } \beta_6 = 0.059$

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that β_6 is equal to 0. That means variation in happiness score of social life does not have significant impact on propensity to quit the job.

Here $p\text{-value for } \beta_7 = 0.032$

Since $p\text{-value} < 0.05$, null hypothesis can be rejected at 5% level of significance and it can be concluded that β_7 is not equal to 0. That means variation in job involvement score has significant positive impact on propensity to quit the job.

Here $p\text{-value for } \beta_8 = 0.135$

Since $p\text{-value} > 0.05$, null hypothesis can be accepted at 5% level of significance and it can be concluded that β_8 is equal to 0. That means variation in job stress score does not have significant impact on propensity to quit the job.

Comment on model fitting:

Here $R^2 = 0.680$,

which implies that 68.0% of the total variation in propensity to quit the job can be explained by the regression model (by the variation in marital status, experience, supervision score, happiness score of personal life, happiness score of family life, happiness score of social life, job involvement and job stress).

In the regression model, the independent variables are marital status, experience, supervision, personal life, family life, social life, job involvement and job stress and dependent variable is propensity to quit the job. The other independent variables do not have mentionable impact on propensity to quit the job. In this model, it is found that variation in marital status has the highest negative impact on propensity to quit the job among the eight independent variables.

Factor Analysis of Job Satisfaction Scale of Public Sector Bank Officers (N = 92)

The Problem

A sample of 92 respondents was interviewed. The respondents were asked to indicate their degree of agreement with the following statements using a 5-point scale:

- V1 = My job is like a hobby to me
- V2 = My job is usually interesting enough to keep me from getting bored
- V3 = It seems that my friends are more interested in their job
- V4 = I consider my job rather unpleasant
- V5 = I enjoy my work more than my leisure time
- V6 = I am often bored with my job
- V7 = I feel fairly well satisfied with my present job
- V8 = Most of the time I have to force myself to go to work
- V9 = I am satisfied with my job for the time being
- V10 = I feel that my job is no more interesting than others I could get
- V11 = I definitely dislike my work
- V12 = I feel that I am happier in my work than most other people
- V13 = Most days I am enthusiastic about my work
- V14 = Each day of work seems like it will never end
- V15 = I like my job better than the average worker does
- V16 = My job is pretty uninteresting
- V17 = I find real enjoyment in my work
- V18 = I am disappointed that I ever took this job

TABLE 99: Correlation Matrix

	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15	V16	V17
Correlation																	
V1																	
V2	0.427																
V3	-0.16	0.054															
V4	0.035	0.147	0.396														
V5	0.17	0.422	0.241	0.153													
V6	0.067	0.144	0.228	0.282	0.232												
V7	0.074	0.176	0.35	0.517	0.454	0.567											
V8	0.087	0.198	0.3	0.363	0.368	0.359	0.374										
V9	-0.06	0.148	0.037	0.103	0.162	0.092	0.243	0.063									
V10	0.04	0.129	0.276	0.416	0.051	0.254	0.368	0.183	-0.06								
V11	0.121	0.285	0.326	0.516	0.197	0.385	0.41	0.438	0.098	0.249							
V12	0.242	0.163	0.218	0.368	0.337	0.298	0.438	0.363	0.22	0.358	0.297						
V13	0.217	0.268	0.236	0.326	0.434	0.326	0.427	0.421	0.359	0.145	0.388	0.5					
V14	-0.06	0.146	0.191	0.283	0.167	0.381	0.09	0.335	-0.08	0.088	0.324	0.013	0.099				
V15	0.192	0.433	0.212	0.306	0.363	0.131	0.273	0.42	0.139	0.219	0.379	0.292	0.445	-0.058			
V16	0.156	0.056	0.234	0.622	0.132	0.324	0.466	0.287	0.097	0.409	0.402	0.477	0.385	0.325	0.176		
V17	0.152	0.389	0.465	0.492	0.44	0.437	0.651	0.392	0.164	0.373	0.48	0.456	0.577	0.159	0.492	0.439	
V18	0.139	0.115	0.224	0.548	0.122	0.236	0.456	0.236	0.268	0.284	0.426	0.516	0.36	0.078	0.136	0.504	0.423

TABLE 100: Results of Principal Components Analysis

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.806
Bartlett's Test of Sphericity	Approx. Chi-Square	650.890
	df	153
	Sig.	.000

*Continued***The Bartlett's Test of Sphericity**

The results of factor analysis are given in table-100. The null hypothesis, that the population correlation matrix is an identity matrix, is rejected by the Bartlett's test of sphericity. The approximate chi-square statistic is 650.890 with 153 degrees of freedom, which is significant at the 0.05 level. The value of the KMO statistic (0.806) is also large (> 0.5). Thus, factor analysis may be considered an appropriate technique for analyzing the correlation matrix of table-99.

TABLE 100: Results of Principal Components Analysis (Continued)

Communalities		
	Initial	Extraction
V1	1.000	.785
V2	1.000	.654
V3	1.000	.643
V4	1.000	.666
V5	1.000	.601
V6	1.000	.540
V7	1.000	.625
V8	1.000	.510
V9	1.000	.701
V10	1.000	.607
V11	1.000	.515
V12	1.000	.591
V13	1.000	.638
V14	1.000	.809
V15	1.000	.677
V16	1.000	.702
V17	1.000	.712
V18	1.000	.674

Extraction Method: Principal Component Analysis.

Continued

TABLE 100: Results of Principal Components Analysis (Continued)

Total Variance Explained

Component	Initial Eigenvalues		Extraction Sums of Squared Loadings		Rotation Sums of Squared Loadings	
	Total	% of Variance	Total	% of Variance	Total	% of Variance
		Cumulative %		Cumulative %		Cumulative %
1	6.05	33.61260508	6.05	33.61260508	3.76	20.88701331
2	1.831	10.17497159	1.831	10.17497159	3.016	16.75317178
3	1.427	7.926493382	1.427	7.926493382	1.965	10.9172839
4	1.26	6.946121336	1.25	6.946121336	1.53	8.498831358
5	1.092	6.06726903	1.092	6.06726903	1.381	7.671160069
6	0.925	5.141115575				
7	0.803	4.459838357				
8	0.711	3.948113202				
9	0.655	3.640934895				
10	0.555	3.081120861				
11	0.547	3.03906471				
12	0.443	2.459335537				
13	0.374	2.077173391				
14	0.361	2.00363803				
15	0.291	1.617511226				
16	0.278	1.546922881				
17	0.24	1.333155762				
18	0.166	0.924615149				
		100				

Extraction Method: Principal Component Analysis.

The Total Variance Explained

The Total Variance Explained section presents the number of common factors extracted, the eigenvalues associated with these factors, the percentage of total variance accounted for by each factor, and the cumulative percentage of total variance accounted for by the factors. Using the criterion of retaining only factors with eigenvalues of 1 or greater, five factors were retained for rotation. These five factors accounted for 33.61%, 10.17%, 7.93%, 6.95% and 6.07% of the total variance, respectively, for a total of 64.73%.

TABLE 100: Results of Principal Components Analysis (Continued)

Component Matrix(a)					
	Component				
	1	2	3	4	5
V1	.227	.515	-.112	.649	.185
V2	.411	.605	.228	.259	-.011
V3	.492	-.273	.206	-.315	-.430
V4	.706	-.364	-.084	.134	-.100
V5	.521	.456	.243	-.248	.025
V6	.572	-.179	.268	-.069	.322
V7	.755	-.090	-.099	-.189	.011
V8	.614	.047	.350	-.086	.029
V9	.266	.223	-.419	-.540	.338
V10	.483	-.304	-.129	.300	-.417
V11	.675	-.105	.188	.109	.040
V12	.660	.062	-.380	.064	.059
V13	.688	.293	-.130	-.201	.146
V14	.316	-.334	.638	.104	.424
V15	.544	.451	.080	-.010	-.414
V16	.661	-.362	-.193	.266	.164
V17	.811	.095	.026	-.083	-.191
V18	.619	-.213	-.458	.091	.168

Extraction Method: Principal Component Analysis.
a. 5 components extracted.

Continued

TABLE 100: Results of Principal Components Analysis (Continued)

Rotated Component Matrix(a)					
	Component				
	1	2	3	4	5
V1	.162	.261	-.029	-.067	.828
V2	.004	.657	.126	-.024	.454
V3	.331	.388	.148	-.089	-.595
V4	.746	.170	.250	-.029	-.132
V5	-.022	.679	.235	.289	.026
V6	.293	.172	.625	.178	-.049
V7	.555	.359	.239	.318	-.169
V8	.221	.486	.463	.061	-.086
V9	.070	.089	-.064	.825	-.057
V10	.677	.177	-.059	-.318	-.113
V11	.462	.345	.427	-.005	.004
V12	.621	.262	.000	.334	.157
V13	.334	.499	.160	.494	.087
V14	.052	-.019	.886	-.142	-.016
V15	.202	.789	-.114	-.016	.025
V16	.768	-.014	.311	.073	.098
V17	.516	.617	.176	.146	-.108
V18	.741	-.006	.074	.333	.095

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.
 a. Rotation converged in 9 iterations.

Continued

TABLE 100: Results of Principal Components Analysis (Continued)

Component Score Coefficient Matrix					
	Component				
	1	2	3	4	5
V1	.077	.039	-.018	-.113	.604
V2	-.103	.275	.034	-.108	.289
V3	.031	.191	-.058	-.143	-.455
V4	.240	-.053	.009	-.112	-.059
V5	-.189	.274	.086	.139	-.030
V6	-.033	-.064	.358	.103	.009
V7	.093	.033	.017	.147	-.119
V8	-.076	.148	.210	-.026	-.064
V9	-.062	-.064	-.046	.609	-.062
V10	.293	.040	-.200	-.336	-.070
V11	.065	.042	.168	-.084	.027
V12	.192	-.029	-.119	.154	.119
V13	-.015	.102	.008	.280	.041
V14	-.114	-.116	.597	-.082	.065
V15	-.021	.381	-.216	-.143	-.056
V16	.269	-.193	.093	-.013	.136
V17	.066	.195	-.054	-.018	-.103
V18	.270	-.188	-.058	.180	.110

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Continued

TABLE 100: Results of Principal Components Analysis (Continued)

Reproduced Correlations

	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15	V16	V17	V18
Reproduced V1	0.7848	0.5455	-0.336	0.0507	0.169	0.022	0.015	0.074	-0.07	0.085	0.156	0.2786	0.2185	-0.026	0.264	0.1879	0.1404	0.172
V2	0.5455	0.654	0.0071	0.0872	0.481	0.166	0.1939	0.338	0.005	0.058	0.285	0.2379	0.3769	0.0955	0.517	0.076	0.3774	0.043
V3	-0.336	0.0071	0.6433	0.4307	0.249	0.289	0.4308	0.076	0.008	0.379	0.348	0.184	0.2321	0.1629	0.342	0.2301	0.4673	0.167
V4	0.0507	0.0872	0.4307	0.6665	0.146	0.405	0.5483	0.373	0.035	0.545	0.51	0.478	0.3488	0.2629	0.254	0.6337	0.5444	0.548
V5	0.169	0.4809	0.2493	0.1462	0.601	0.307	0.3757	0.449	0.281	-0	0.324	0.2652	0.5144	0.1529	0.501	0.0708	0.4886	0.096
V6	0.022	0.1664	0.269	0.4053	0.307	0.54	0.4385	0.452	0.146	0.141	0.461	0.2789	0.3674	0.841	0.12	0.4255	0.3985	0.317
V7	0.015	0.1839	0.4306	0.5463	0.376	0.439	0.6245	0.442	0.328	0.343	0.48	0.5189	0.5459	0.1909	0.359	0.5024	0.6162	0.517
V8	0.0735	0.3377	0.3759	0.3731	0.449	0.452	0.4418	0.51	0.084	0.199	0.467	0.2714	0.4127	0.4051	0.372	0.3034	0.5136	0.207
V9	-0.066	0.0049	0.0084	0.0352	0.281	0.146	0.3281	0.084	0.701	-0.19	0.032	0.3336	0.4804	-0.171	0.077	0.0873	0.2062	0.316
V10	0.0849	0.0678	0.3794	0.5446	-0.003	0.141	0.3434	0.199	-0.19	0.807	0.35	0.3452	0.1386	0.264	0.285	0.4651	0.4144	0.38
V11	0.1563	0.2048	0.3478	0.5098	0.324	0.461	0.4803	0.467	0.032	0.35	0.515	0.3765	0.3932	0.3967	0.317	0.4832	0.5258	0.37
V12	0.2766	0.2379	0.164	0.478	0.265	0.279	0.5189	0.271	0.334	0.343	0.377	0.5911	0.5174	-0.023	0.331	0.5134	0.5144	0.585
V13	0.2185	0.3769	0.2321	0.3488	0.514	0.367	0.5459	0.413	0.46	0.139	0.393	0.5174	0.6382	0.0779	0.438	0.3444	0.5716	0.429
V14	-0.026	0.0955	0.1629	0.2629	0.153	0.641	0.1909	0.405	-0.17	0.026	0.397	-0.023	0.0779	0.8086	-0.163	0.3039	0.152	0.055
V15	0.2636	0.5168	0.3424	0.2538	0.591	0.12	0.3594	0.372	0.077	0.285	0.317	0.3311	0.4376	-0.103	0.677	0.1104	0.5684	0.133
V16	0.1879	0.076	0.2801	0.6337	0.671	0.425	0.5024	0.303	0.087	0.465	0.483	0.5134	0.3444	0.3039	0.11	0.702	0.4431	0.626
V17	0.1404	0.3774	0.4873	0.5444	0.489	0.399	0.6153	0.514	0.206	0.414	0.526	0.5144	0.5716	0.152	0.566	0.4431	0.7115	0.43
V18	0.1723	0.0429	0.1674	0.5482	0.096	0.317	0.5166	0.207	0.316	0.28	0.37	0.5848	0.4291	0.0552	0.133	0.6288	0.4299	0.674
Residual V1		-0.119	0.1739	-0.016	2E-04	0.045	0.0587	0.013	0.003	-0.04	-0.035	-0.035	-0.002	-0.038	-0.072	-0.032	0.112	-0.03
V2	-0.119		0.8471	0.0597	-0.058	-0.023	-0.008	-0.14	0.143	0.091	7E-04	-0.075	-0.108	0.0504	-0.064	-0.02	0.0118	0.072
V3	0.1739	0.8471		-0.035	0.007	-0.124	-0.031	-0.01	0.068	-0.13	0.066	-0.11	-0.022	0.02	0.052	-0.011	-0.052	-0
V4	-0.016	0.0597	-0.035	0.0071		-0.075	0.0784	-0.081	-0.12	0.054	-0.126	0.0721	-0.081	0.0145	-0.138	0.0615	-0.048	0.027
V5	0.0002	-0.058	-0.008	0.0071	-0.124	-0.075		0.1281	-0.094	0.05	0.113	0.075	0.0186	-0.041	-0.16	0.012	-0.102	0.0389
V6	0.0447	-0.023	-0.041	-0.031	0.078	0.128	0.1281		-0.067	-0.09	0.024	-0.071	-0.081	-0.119	-0.101	-0.086	-0.937	0.0961
V7	0.0587	-0.008	-0.081	-0.031	0.078	0.128	0.1281	-0.067		-0.02	-0.029	0.0917	0.008	-0.071	0.047	-0.016	-0.122	0.029
V8	0.0131	-0.14	-0.076	-0.01	-0.081	-0.094	-0.067		-0.02	-0.02	-0.029	-0.071	-0.102	0.063	0.062	0.0995	-0.043	-0.05
V9	0.0029	0.1429	0.0282	0.0682	-0.119	-0.054	-0.085	-0.021	-0.02	0.132	0.066	-0.113	-0.102	0.063	0.062	0.0995	-0.043	-0.05
V10	-0.045	0.0613	-0.103	-0.129	0.054	0.113	0.0243	-0.016	0.132		-0.1	0.0146	0.0059	0.0614	-0.066	-0.056	-0.041	-0.1
V11	-0.035	0.0007	-0.022	0.0054	-0.126	-0.075	-0.071	-0.029	0.066	-0.1		-0.08	-0.006	-0.073	0.062	-0.081	-0.046	0.056
V12	-0.035	-0.075	0.0339	-0.11	0.072	0.019	-0.081	0.092	-0.11	0.015	-0.08		-0.017	0.0364	-0.64	-0.037	-0.059	-0.07
V13	-0.002	-0.108	0.004	-0.022	-0.081	-0.041	-0.119	0.008	-0.1	0.006	-0.006	-0.017	0.0211	0.007	0.0408	0.0049	-0.07	0.023
V14	-0.038	0.0504	0.0285	0.03	0.014	-0.16	-0.101	-0.071	0.083	0.061	-0.073	0.0364	0.0211	0.046	0.0214	0.0073	0.0073	0.003
V15	-0.072	-0.084	-0.13	0.052	-0.138	0.012	-0.085	0.047	0.062	-0.07	0.062	-0.04	0.0075	0.0457		0.0651	-0.075	0.003
V16	-0.032	-0.02	0.0044	-0.011	0.062	-0.102	-0.037	-0.016	0.009	-0.06	-0.081	-0.037	0.0408	0.0214	0.065		-0.005	-0.12
V17	0.0112	0.0118	-0.023	-0.052	-0.048	0.039	0.0561	-0.122	-0.04	-0.04	-0.046	-0.059	0.0049	0.0073	-0.075	-0.005		-0.01
V18	-0.034	0.0725	0.057	-1E-05	0.827	-0.081	-0.061	0.029	-0.05	-0.1	0.056	-0.089	-0.089	0.0231	0.003	-0.121	-0.007	

Extraction Method: Principal Component Analysis.

a Residuals are computed between observed and reproduced correlations. There are 76 (49.0%) nonredundant residuals with absolute values greater than 0.05.

b Reproduced communalities

Figure 16: Scree Plot of Factor Analysis of Job Satisfaction Scale of Public Sector Bank Officers

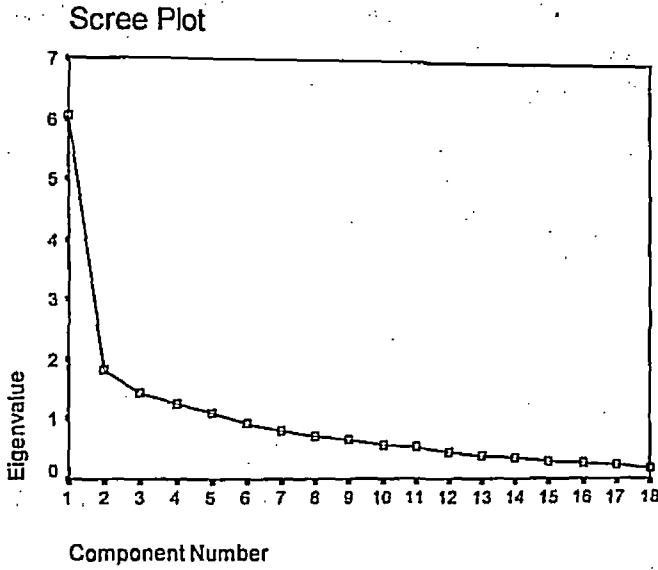
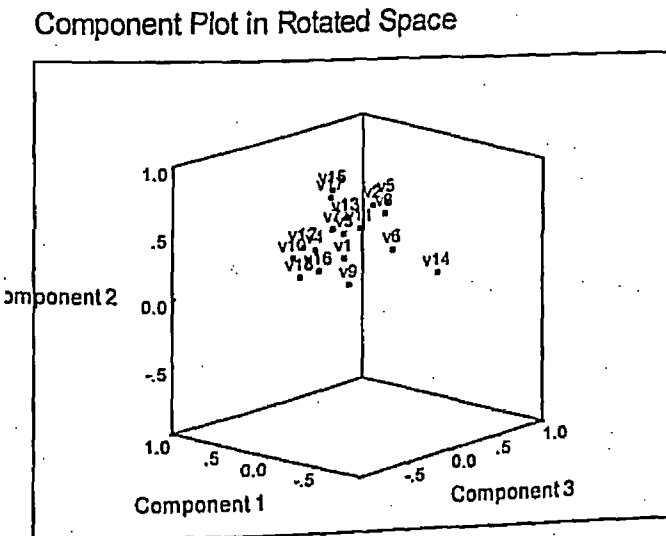


Figure 17: Factor Loading Plot of Job Satisfaction Scale of Public Sector Bank Officers



The Rotated Component Matrix

The Rotated Component Matrix presents the five factors after rotation. Six items loaded on Factor 1. An inspection of these items clearly shows that the majority of these items reflect an unpleasant feeling about present job (e.g., V4 = I consider my job rather unpleasant; V10 = I feel that my job is no more interesting than others I could get; V11 = I definitely dislike my work; V18 = I am disappointed that I ever took this job, etc.). Factor 2 contains six items that clearly reflect an enjoyment in their work (e.g., V2 = My job is usually interesting enough to keep me from getting bored; V5 = I enjoy my work more than my leisure time; V13 = Most days I am enthusiastic about my work; V15 = I like my job better than the average worker does; V17 = I find real enjoyment in my work, etc.). Factor 3 contains two items which appear to reflect boring attitude towards present job (e.g., V6 = I am often bored with my job, and V14 = Each day of work seems like it will never end). Factor 4 contains only one item that reflects satisfied for the time being (e.g., V9 = I am satisfied with my job for the time being). Finally, Factor 5 contains two items that clearly shows that the job is like a hobby to the respondents [e.g., V1 = My job is like a hobby to me, and V3 = It seems that my friends are more interested in their job (negative value)]. It can be concluded that the feelings about present job of the public sector bank officers are unpleasant, enjoyment, boring, satisfied for the time being, and like a hobby.

Factor Analysis of Job Satisfaction Scale of Private Sector Bank Officers (N = 162)

The Problem

A sample of 162 respondents was interviewed. The respondents were asked to indicate their degree of agreement with the following statements using a 5-point scale:

V1 = My job is like a hobby to me

V2 = My job is usually interesting enough to keep me from getting bored

V3 = It seems that my friends are more interested in their job

V4 = I consider my job rather unpleasant

V5 = I enjoy my work more than my leisure time

V6 = I am often bored with my job

V7 = I feel fairly well satisfied with my present job

V8 = Most of the time I have to force myself to go to work

V9 = I am satisfied with my job for the time being

V10 = I feel that my job is no more interesting than others I could get

V11 = I definitely dislike my work

V12 = I feel that I am happier in my work than most other people

V13 = Most days I am enthusiastic about my work

V14 = Each day of work seems like it will never end

V15 = I like my job better than the average worker does

V16 = My job is pretty uninteresting

V17 = I find real enjoyment in my work

V18 = I am disappointed that I ever took this job

TABLE 101: Correlation Matrix

Correlation	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15	V16	V17
V1																	
V2	0.4																
V3	-0.14	-0.05															
V4	0.07	0.055	0.126														
V5	0.115	0.287	0.153	0.116													
V6	0.182	0.28	0.228	0.453	0.187												
V7	0.242	0.305	0.214	0.26	0.359	0.408											
V8	0.025	0.118	0.154	0.341	0.131	0.408	0.356										
V9	0.337	0.264	-0.08	0.024	0.018	0.103	0.147	-0.05									
V10	0.052	0.031	0.279	0.366	0.089	0.334	0.334	0.191	-0.2								
V11	-0.01	0.146	0.1	0.043	0.142	0.248	0.267	0.225	-0.12	0.195							
V12	0.219	0.041	0.201	0.261	0.263	0.179	0.427	0.222	0.09	0.317	0.199						
V13	0.248	0.202	0.178	0.104	0.163	0.274	0.302	0.286	0.188	0.201	0.099	0.477					
V14	0.098	0.227	0.216	0.279	0.183	0.331	0.28	0.214	-0.05	0.349	0.322	0.159	0.383				
V15	0.405	0.33	0.137	0.205	0.363	0.228	0.366	0.142	0.423	0.074	0.021	0.348	0.323	0.088			
V16	0.213	0.286	0.162	0.391	0.152	0.514	0.374	0.4	0.054	0.346	0.221	0.267	0.307	0.396	0.21		
V17	0.315	0.394	0.074	0.189	0.206	0.297	0.451	0.364	0.293	0.226	0.228	0.428	0.456	0.346	0.419	0.475	
V18	0.09	0.143	0.204	0.401	-0.07	0.405	0.375	0.379	0.169	0.298	0.149	0.349	0.309	0.339	0.262	0.496	0.269

TABLE 102: Results of Principal Components Analysis

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.780
Bartlett's Test of Sphericity	Approx. Chi-Square	902.136
	df	153
	Sig.	.000

*Continued***The Bartlett's Test of Sphericity**

The results of factor analysis are given in table-102. The null hypothesis, that the population correlation matrix is an identity matrix, is rejected by the Bartlett's test of sphericity. The approximate chi-square statistic is 902.136 with 153 degrees of freedom, which is significant at the 0.05 level. The value of the KMO statistic (0.780) is also large (> 0.5). Thus, factor analysis may be considered an appropriate technique for analyzing the correlation matrix of table-101.

TABLE 102: Results of Principal Components Analysis (Continued)

Communalities		
	Initial	Extraction
V1	1.000	.516
V2	1.000	.681
V3	1.000	.472
V4	1.000	.663
V5	1.000	.788
V6	1.000	.639
V7	1.000	.549
V8	1.000	.396
V9	1.000	.631
V10	1.000	.467
V11	1.000	.572
V12	1.000	.695
V13	1.000	.656
V14	1.000	.526
V15	1.000	.691
V16	1.000	.618
V17	1.000	.636
V18	1.000	.651

Extraction Method: Principal Component Analysis.

Continued

TABLE 102: Results of Principal Components Analysis (Continued)

Total Variance Explained

Component	Initial Eigenvalues		Cumulative %	Extraction Sums of Squared Loadings		Rotation Sums of Squared Loadings	
	Total	% of Variance		Total	% of Variance	Total	% of Variance
1	5.167	28.70288722	28.70288722	5.167	28.70288722	3.132	17.39972717
2	2.114	11.74201139	40.44489861	2.114	11.74201139	2.397	13.31865862
3	1.298	7.211754434	47.65665304	1.298	7.211754434	2.102	11.67808099
4	1.218	6.768567896	54.42522094	1.218	6.768567896	1.703	9.458511909
5	1.05	5.832790797	60.25801173	1.05	5.832790797	1.513	8.403033051
6	0.904	5.022988528	65.28100026				
7	0.883	4.905798747	70.18679901				
8	0.766	4.253940446	74.44073945				
9	0.667	3.703718409	78.14445787				
10	0.589	3.27338932	81.4177968				
11	0.554	3.077033668	84.49483047				
12	0.527	2.929878113	87.42470858				
13	0.504	2.802415297	90.22712388				
14	0.464	2.576828704	92.80395258				
15	0.43	2.386174768	95.19012735				
16	0.358	1.987271355	97.1773987				
17	0.295	1.636830774	98.81422948				
18	0.213	1.185770524	100				

Extraction Method: Principal Component Analysis.

The Total Variance Explained

The Total Variance Explained section presents the number of common factors extracted, the eigenvalues associated with these factors, the percentage of total variance accounted for by each factor, and the cumulative percentage of total variance accounted for by the factors. Using the criterion of retaining only factors with eigenvalues of 1 or greater, five factors were retained for rotation. These five factors accounted for 28.70%, 11.74%, 7.21%, 6.77% and 5.83% of the total variance, respectively, for a total of 60.26%.

TABLE 102: Results of Principal Components Analysis (Continued)

Component Matrix(a)					
	Component				
	1	2	3	4	5
V1	.382	.587	-.108	-.114	-.038
V2	.452	.451	.079	-.505	.109
V3	.312	-.356	.256	.391	.171
V4	.513	-.293	-.378	.084	.405
V5	.381	.175	.630	-.020	.464
V6	.660	-.184	-.209	-.219	.278
V7	.700	.038	.194	.035	.134
V8	.548	-.262	-.141	-.086	.013
V9	.230	.676	-.320	.137	-.006
V10	.492	-.457	.061	.110	.031
V11	.356	-.264	.380	-.403	-.262
V12	.587	.027	.210	.508	-.216
V13	.595	.134	.087	.252	-.462
V14	.558	-.263	.112	-.269	-.245
V15	.543	.514	.057	.272	.235
V16	.699	-.164	-.234	-.218	-.012
V17	.698	.255	.055	-.062	-.278
V18	.618	-.199	-.445	.143	-.104

Extraction Method: Principal Component Analysis.
a 5 components extracted.

Continued

TABLE 102: Results of Principal Components Analysis (Continued)

Rotated Component Matrix(a)					
	Component				
	1	2	3	4	5
V1	.059	.700	.129	.033	.068
V2	.136	.662	-.152	.362	.264
V3	.257	-.364	.370	-.037	.368
V4	.788	-.017	.019	-.154	.131
V5	.006	.133	.066	.155	.861
V6	.730	.173	-.019	.199	.190
V7	.391	.225	.334	.225	.427
V8	.558	.023	.160	.241	.032
V9	.026	.705	.177	-.310	-.068
V10	.492	-.263	.290	.216	.159
V11	.089	-.075	.085	.732	.123
V12	.170	.059	.785	.041	.213
V13	.129	.257	.715	.247	-.041
V14	.360	.024	.216	.590	.020
V15	.177	.547	.366	-.205	.429
V16	.665	.219	.141	.328	-.005
V17	.243	.482	.455	.364	.076
V18	.684	.117	.356	.022	-.206

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 9 iterations.

Continued

TABLE 102: Results of Principal Components Analysis (Continued)

Component Score Coefficient Matrix					
	Component				
	1	2	3	4	5
V1	-.030	.311	-.015	.001	-.035
V2	-.004	.307	-.276	.231	.125
V3	.043	-.259	.201	-.142	.266
V4	.397	-.047	-.158	-.277	.076
V5	-.092	-.023	-.100	.020	.651
V6	.303	.046	-.229	-.004	.077
V7	.045	.018	.051	.028	.229
V8	.188	-.026	-.030	.062	-.055
V9	.015	.320	.069	-.239	-.113
V10	.134	-.188	.093	.031	.061
V11	-.115	-.057	-.021	.510	.012
V12	-.106	-.088	.478	-.080	.043
V13	-.141	.040	.434	.114	-.188
V14	.016	-.024	.027	.356	-.098
V15	.005	.172	.112	-.255	.254
V16	.223	.070	-.090	.112	-.116
V17	-.066	.164	.176	.188	-.098
V18	.258	.013	.119	-.114	-.266

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Continued

TABLE 102: Results of Principal Components Analysis (Continued)

Reproduced Correlations

	V1	V2	V3	V4	V5	V6	V7	V8	V8	V10	V11	V12	V13	V14	V15	V16	V17	V18	
Reproduced V1	0.5164	0.4822	-0.168	0.0403	0.166	0.181	0.2605	0.08	0.504	-0.1	-0.004	0.1683	0.2853	0.0867	0.463	0.2215	0.4281	0.155	
V2	0.4822	0.681	-0.179	0.0715	0.362	0.339	0.346	0.163	0.314	-0.03	0.247	0.0137	0.1579	0.251	0.37	0.3317	0.4353	0.07	
V3	-0.168	-0.179	0.4717	0.2697	0.289	0.18	0.2905	0.197	-0.2	0.38	0.1	0.3891	0.1787	0.1494	0.147	0.1294	0.0693	0.188	
V4	0.0403	0.0715	0.2697	0.6628	0.092	0.566	0.332	0.409	0.05	0.385	-0.024	0.1696	0.0671	0.199	0.225	0.4721	0.1452	0.514	
V5	0.1657	0.3619	0.2885	0.0922	0.788	0.22	0.4567	-0.082	-0	0.157	0.216	0.2503	0.0854	0.1283	0.436	0.0885	0.2173	-0.13	
V6	0.1813	0.3393	0.1797	0.5658	0.22	0.639	0.4441	0.462	0.063	0.381	0.22	0.1678	0.1662	0.3841	0.258	0.5852	0.3388	0.478	
V7	0.2605	0.346	0.2906	0.332	0.457	0.444	0.5468	0.245	0.129	0.347	0.264	0.4418	0.3854	0.3602	0.452	0.4288	0.47	0.33	
V8	0.08	0.1628	0.1957	0.4092	0.082	0.462	0.3449	0.295	-0.02	0.372	0.242	0.2382	0.2504	0.3788	0.134	0.4778	0.3094	0.44	
V9	0.5035	0.3137	-0.198	0.0503	-0.9E-04	0.063	0.1291	-0.018	0.631	-0.2	-0.271	0.1574	0.2369	-0.12	0.49	0.0954	0.3087	0.17	
V10	-0.1	-0.031	0.3798	0.385	0.157	0.381	0.3466	0.372	-0.2	0.467	0.266	0.3384	0.2501	0.3642	0.073	0.3804	0.215	0.381	
V11	-0.004	0.247	0.0998	-0.024	0.216	0.22	0.2639	0.242	-0.27	0.266	0.572	0.1332	0.2288	0.4832	-0.092	0.2941	0.2998	0.073	
V12	0.1653	0.0137	0.3891	0.1696	0.25	0.168	0.4418	0.238	0.157	0.338	0.133	0.6947	0.599	0.2603	0.433	0.2491	0.4571	0.359	
V13	0.2853	0.1579	0.1797	0.0671	0.085	0.166	0.3854	0.25	0.237	0.25	0.229	0.599	0.6562	0.3519	0.357	0.3243	0.567	0.386	
V14	0.0867	0.261	0.1494	0.199	0.128	0.384	0.3602	0.379	-0.12	0.364	0.483	0.2803	0.3519	0.8256	0.043	0.4687	0.4134	0.334	
V15	0.4633	0.37	0.1473	0.2249	0.436	0.256	0.452	0.134	0.49	0.073	-0.092	0.4326	0.3558	0.0433	0.691	0.2201	0.4312	0.222	
V16	0.2215	0.3317	0.1294	0.4721	0.089	0.585	0.4288	0.478	0.095	0.38	0.294	0.2491	0.3243	0.4687	0.22	0.6184	0.4504	0.639	
V17	0.4281	0.4353	0.0693	0.1452	0.217	0.339	0.47	0.309	0.309	0.215	0.3	0.4571	0.567	0.4134	0.431	0.4504	0.0364	0.376	
V18	0.1848	0.07	0.1879	0.5135	-0.131	0.476	0.3297	0.44	0.17	0.351	0.073	0.3592	0.3861	0.3344	0.222	0.5393	0.3762	0.651	
Residual	-0.083	0.0314	0.0301	-0.05	7E-04	-0.019	-0.055	-0.041	-0.045	-0.05	0.063	-0.161	0.0271	0.0446	-0.024	-0.04	-0.046	-0.113	-0.07
V2	-0.083	0.133	0.133	-0.016	-0.075	-0.059	-0.041	-0.041	-0.045	-0.05	0.063	-0.161	0.0271	0.0446	-0.024	-0.04	-0.046	-0.113	-0.07
V3	0.0314	0.133	-0.144	-0.144	-0.136	0.048	-0.077	-0.043	0.122	-0.1	6E-04	-0.188	-0.002	0.0667	-0.011	0.0327	0.0048	0.016	
V4	0.0301	-0.016	-0.144	-0.144	0.024	-0.113	-0.072	-0.058	-0.03	-0.02	0.065	0.0919	0.0365	0.0798	-0.02	-0.082	0.0438	-0.11	
V5	-0.05	-0.075	-0.126	0.0237	-0.033	-0.098	0.05	0.018	0.018	-0.07	-0.073	0.0129	0.0778	0.0546	-0.073	0.0638	-0.011	0.064	
V6	0.0007	-0.059	0.0481	-0.113	-0.033	-0.036	-0.054	0.011	0.011	0.016	-0.01	0.003	-0.015	-0.063	-0.029	-0.071	-0.042	-0.07	
V7	-0.019	-0.041	-0.077	-0.072	-0.098	0.05	0.054	0.0109	-0.03	-0.18	-0.016	-0.016	0.6354	-0.164	0.008	-0.078	0.355	-0.06	
V8	-0.055	-0.045	-0.043	-0.068	0.05	-0.054	0.0109	-0.031	5E-04	0.148	-0.067	-0.049	0.073	-0.067	-0.041	-0.016	-0		
V9	-0.167	-0.09	0.1218	-0.025	0.018	0.04	0.0178	-0.031	5E-04	-0.071	-0.022	-0.049	-0.015	5E-04	-0.034	0.0106	-0.08		
V10	0.1515	0.0627	-0.101	-0.019	-0.068	-0.046	-0.012	-0.181	5E-04	0.0659	-0.13	-0.162	0.113	-0.073	-0.072	0.076			
V11	-0.008	-0.101	0.0006	0.0664	-0.073	0.029	0.0228	-0.016	0.148	-0.07	0.068	-0.122	-0.102	0.064	0.0179	-0.03	-0.01		
V12	0.0502	0.0271	-0.166	0.0919	0.013	0.011	-0.015	-0.016	-0.05	-0.07	0.068	-0.122	-0.102	0.064	0.0179	-0.03	-0.01		
V13	-0.038	0.0446	-0.002	0.0365	0.078	0.108	-0.093	0.035	-0.05	-0.13	-0.122	0.0315	-0.033	-0.017	-0.111	-0.08			
V14	0.011	-0.024	0.0667	0.0798	0.055	-0.053	-0.08	-0.164	0.073	-0.02	-0.161	-0.102	0.0315	0.044	-0.072	-0.067	0.005		
V15	-0.069	-0.04	-0.011	-0.02	-0.073	-0.029	-0.066	0.068	-0.07	5E-04	0.113	-0.064	-0.033	0.0443	-0.01	-0.012	0.04		
V16	-0.009	-0.046	0.0927	-0.062	0.064	-0.071	-0.055	-0.078	-0.04	-0.03	-0.073	0.0179	-0.017	-0.072	-0.01	0.0244	-0.04		
V17	-0.113	-0.041	0.0048	0.6438	-0.811	-0.842	-0.02	0.095	-0.02	0.011	-0.072	-0.03	-0.111	-0.087	-0.012	0.0244	-0.11		
V18	-0.065	0.0727	0.0163	-0.113	0.054	-0.072	0.6457	-0.061	-0	-0.06	0.076	-0.01	-0.077	0.0046	0.04	-0.043	-0.107		

Extraction Method: Principal Component Analysis.

a Residuals are computed between observed and reproduced correlations. There are 73 (47.0%) nonredundant residuals with absolute values greater than 0.05.

b Reproduced communalities

Figure 18: Scree Plot of Factor Analysis of Job Satisfaction Scale of Private Sector Bank Officers

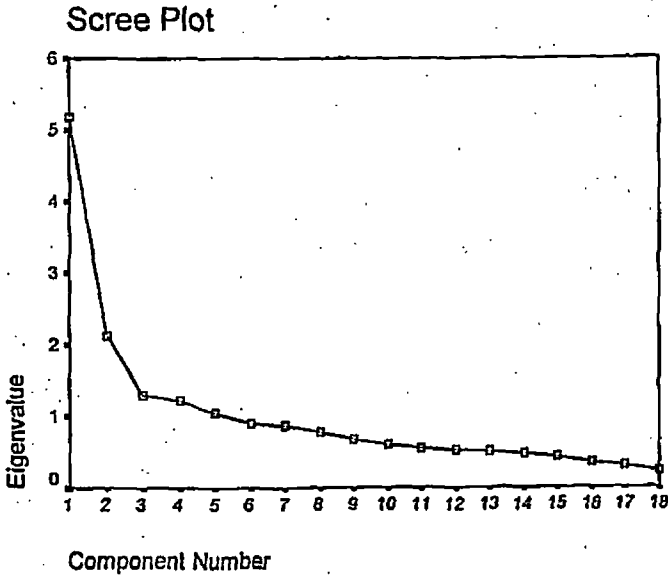
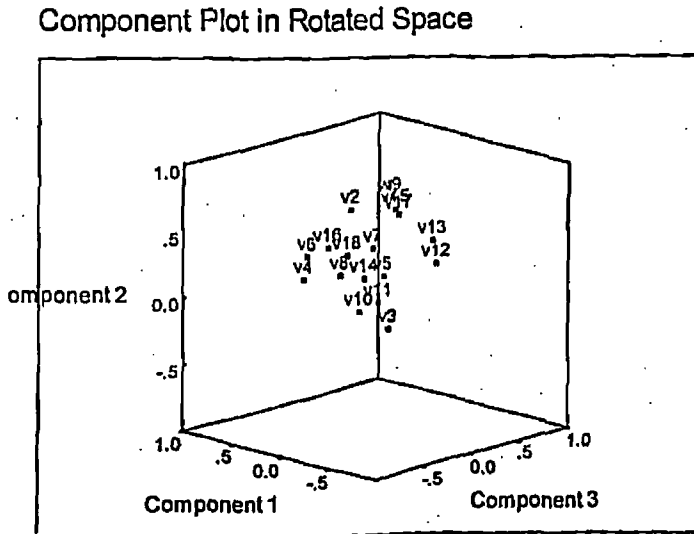


Figure 19: Factor Loading Plot of Job Satisfaction Scale of Private Sector Bank Officers



The Rotated Component Matrix

The Rotated Component Matrix presents the five factors after rotation. Six items loaded on Factor 1. An inspection of these items clearly shows that the majority of these items reflect an unpleasant feeling about present job (e.g., V4 = I consider my job rather unpleasant; V6 = I am often bored with my job; V8 = Most of the time I have to force myself to go to work; V10 = I feel that my job is no more interesting than others I could get; V16 = My job is pretty uninteresting, and V18 = I am disappointed that I ever took this job). Factor 2 contains five items that clearly reflect an enjoyment in their work (e.g., V1 = My job is like a hobby to me; V2 = My job is usually interesting enough to keep me from getting bored; V9 = I am satisfied with my job for the time being; V15 = I like my job better than the average worker does, and V17 = I find real enjoyment in my work). Factor 3 contains three items which appear to reflect enthusiastic about their work (e.g., V12 = I feel that I am happier in my work than most other people; V13 = Most days I am enthusiastic about my work, etc.). Factor 4 contains two items that reflects annoying to their job (e.g., V11 = I definitely dislike my work, and V14 = Each day of work seems like it will never end). Finally, Factor 5 contains two items that clearly shows that the respondents are satisfied with their job. (e.g., V5 = I enjoy my work more than my leisure time, and V7 = I feel fairly well satisfied with my present job). It can be concluded that the feelings about present job of the private sector bank officers are unpleasant, enjoyment, enthusiastic, annoying, and satisfied.

Factor Analysis of Job Satisfaction Scale of Public Sector Bank Non-officers (N = 85)

The Problem

A sample of 85 respondents was interviewed. The respondents were asked to indicate their degree of agreement with the following statements using a 5-point scale:

- V1 = My job is like a hobby to me
- V2 = My job is usually interesting enough to keep me from getting bored
- V3 = It seems that my friends are more interested in their job
- V4 = I consider my job rather unpleasant
- V5 = I enjoy my work more than my leisure time
- V6 = I am often bored with my job
- V7 = I feel fairly well satisfied with my present job
- V8 = Most of the time I have to force myself to go to work
- V9 = I am satisfied with my job for the time being
- V10 = I feel that my job is no more interesting than others I could get
- V11 = I definitely dislike my work
- V12 = I feel that I am happier in my work than most other people
- V13 = Most days I am enthusiastic about my work
- V14 = Each day of work seems like it will never end
- V15 = I like my job better than the average worker does
- V16 = My job is pretty uninteresting
- V17 = I find real enjoyment in my work
- V18 = I am disappointed that I ever took this job

TABLE 103: Correlation Matrix

	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15	V16	V17	
Correlation	V1																	
	V2	0.369																
	V3	0.224	0.524															
	V4	-0	0.373	0.589														
	V5	-0.19	0.232	0.287	-0.05													
	V6	0.078	0.353	0.336	0.217	0.259												
	V7	0.355	0.361	0.333	0.106	0.245	0.281											
	V8	-0.27	-0.23	0.106	0.291	0.331	-0.03	-0.06										
	V9	-0.49	-0.05	-0.1	-0.09	0.196	-0.05	-0.06	0.233									
	V10	0.024	-0.02	0.309	0.275	0.222	0.282	0.269	0.182	-0.29								
	V11	-0.22	-0.12	0.161	0.34	0.224	0.057	-0.04	0.582	0.209	0.327							
	V12	0.061	0.437	0.349	0.369	0.188	0.383	-0.02	0.353	0.075	-0.08	0.361						
	V13	0.383	0.487	0.748	0.437	0.321	0.522	0.589	-0.06	-0.33	0.401	-0.07	0.203					
	V14	-0.15	0.107	0.238	0.672	0.08	0.194	-0.03	0.329	-0.01	0.304	0.335	0.174	0.123				
	V15	-0.01	0.141	0.144	0.294	0.464	-0.1	0.238	0.608	0.185	0.11	0.346	0.406	0.191	0.239			
	V16	-0.07	0.099	0.373	0.658	0.003	0.099	-0.02	0.441	0.078	0.342	0.271	0.197	0.175	0.816	0.25		
	V17	0.16	0.468	0.166	-0.03	0.508	0.283	0.325	0.283	0.174	0.192	0.19	0.556	0.252	-7E-04	0.567	0.128	
	V18	0.13	-0.03	0.151	0.21	0.083	0.126	0.074	0.494	0.105	-0.01	0.271	0.392	0.163	-0.092	0.425	0.059	0.191

TABLE 104: Results of Principal Components Analysis

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.536
Bartlett's Test of Sphericity	Approx. Chi-Square	1061.868
	df	153
	Sig.	.000

*Continued***The Bartlett's Test of Sphericity**

The results of factor analysis are given in table-104. The null hypothesis, that the population correlation matrix is an identity matrix, is rejected by the Bartlett's test of sphericity. The approximate chi-square statistic is 1061.868 with 153 degrees of freedom, which is significant at the 0.05 level. The value of the KMO statistic (0.536) is also large (> 0.5). Thus, factor analysis may be considered an appropriate technique for analyzing the correlation matrix of table-103.

TABLE 104: Results of Principal Components Analysis (Continued)

Communalities		
	Initial	Extraction
V1	1.000	.776
V2	1.000	.858
V3	1.000	.664
V4	1.000	.857
V5	1.000	.750
V6	1.000	.797
V7	1.000	.631
V8	1.000	.837
V9	1.000	.639
V10	1.000	.790
V11	1.000	.619
V12	1.000	.826
V13	1.000	.845
V14	1.000	.841
V15	1.000	.858
V16	1.000	.828
V17	1.000	.746
V18	1.000	.777

Extraction Method: Principal Component Analysis.

Continued

The Total Variance Explained

The Total Variance Explained section presents the number of common factors extracted, the eigenvalues associated with these factors, the percentage of total variance accounted for by each factor, and the cumulative percentage of total variance accounted for by the factors. Using the criterion of retaining only factors with eigenvalues of 1 or greater, six factors were retained for rotation. These six factors accounted for 26.79%, 16.82%, 12.57%, 7.95%, 7.53% and 5.77% of the total variance, respectively, for a total of 77.44%.

TABLE 104: Results of Principal Components Analysis (Continued)

Component Matrix(a)						
	Component					
	1	2	3	4	5	6
V1	.136	-.653	.057	-.286	.447	.214
V2	.517	-.528	.149	-.307	-.395	.200
V3	.707	-.338	-.181	-.058	-.072	-.091
V4	.693	.073	-.540	-.282	-.018	.026
V5	.479	.078	.463	.498	-.227	.026
V6	.484	-.338	.024	.090	-.296	-.594
V7	.413	-.493	.213	.324	.130	.223
V8	.501	.699	.115	.048	.285	-.014
V9	.006	.520	.342	-.001	-.500	.040
V10	.455	-.078	-.315	.626	.254	-.145
V11	.457	.562	-.021	.102	.147	-.249
V12	.617	.119	.296	-.519	-.135	-.235
V13	.658	-.609	-.055	.144	.095	-.088
V14	.527	.307	-.625	.016	-.204	.193
V15	.600	.360	.384	.005	.229	.410
V16	.580	.312	-.567	-.058	-.090	.249
V17	.570	-.024	.603	.063	-.129	.190
V18	.380	.228	.331	-.330	.523	-.298

Extraction Method: Principal Component Analysis.
a. 6 components extracted.

Continued

TABLE 104: Results of Principal Components Analysis (Continued)

Rotated Component Matrix(a)						
	Component					
	1	2	3	4	5	6
V1	-.085	.071	-.003	.857	.032	-.166
V2	.235	.439	-.224	.313	.467	-.494
V3	.439	.229	.068	.323	.557	.009
V4	.833	-.052	.222	.175	.276	-.063
V5	-.044	.747	.091	-.262	.247	.230
V6	.028	.092	.040	-.019	.883	.085
V7	-.021	.571	-.115	.455	.196	.214
V8	.321	.249	.740	-.263	-.162	.170
V9	-.011	.275	.067	-.696	-.066	-.266
V10	.288	.167	.076	.153	.246	.768
V11	.296	.086	.601	-.308	.088	.244
V12	.197	.218	.535	-.040	.446	-.502
V13	.207	.343	-.015	.551	.586	.192
V14	.896	.010	.008	-.146	.050	.120
V15	.260	.674	.520	.036	-.246	-.062
V16	.897	.053	.113	-.049	-.008	.073
V17	-.019	.790	.233	-.001	.186	-.182
V18	-.088	.041	.845	.184	.095	-.101

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 10 iterations.

Continued

TABLE 104: Results of Principal Components Analysis (Continued)

Component Score Coefficient Matrix						
	Component					
	1	2	3	4	5	6
V1	-.015	.015	.080	.443	-.156	-.108
V2	.111	.166	-.197	.016	.097	-.352
V3	.098	-.011	-.009	.068	.195	-.012
V4	.288	-.126	.041	.071	.044	-.102
V5	-.088	.335	-.087	-.193	.076	.179
V6	-.130	-.142	.040	-.183	.568	.084
V7	-.032	.276	-.102	.179	-.076	.155
V8	.038	.041	.287	-.034	-.118	.109
V9	.011	.158	-.091	-.352	.034	-.179
V10	.011	.028	.019	.038	.081	.516
V11	.003	-.072	.252	-.118	.091	.165
V12	-.014	-.076	.227	-.057	.237	-.334
V13	-.005	.054	-.013	.169	.181	.133
V14	.358	.000	-.132	-.075	-.068	.007
V15	.081	.316	.119	.111	-.328	-.052
V16	.357	.014	-.077	-.003	-.131	-.024
V17	-.049	.337	-.009	-.028	-.035	-.106
V18	-.159	-.154	.487	.161	.064	-.035

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Continued

TABLE 104: Results of Principal Components Analysis (Continued)

Reproduced Correlations	V1	V2	V3	V4	V5	V6	V7	V8	V8	V10	V11	V12	V13	V14	V15	V16	V17	V18
Reproduced C_{ij}	0.7762	0.3772	0.2719	0.0938	-0.198	0.002	0.4036	-0.271	-0.63	-0	-0.323	0.0607	0.4666	-0.219	0.057	-0.127	0.0928	0.186
V2	0.3772	0.8578	0.5448	0.3381	0.217	0.402	0.399	-0.223	0.01	-0.09	-0.203	0.466	0.5534	0.1312	0.167	0.1536	0.4665	-0.04
V3	0.2719	0.5448	0.6638	0.5781	0.214	0.522	0.3716	0.075	-0.2	0.364	0.143	0.4037	0.674	0.3776	0.178	0.3939	0.29	0.14
V4	0.0938	0.3381	0.5781	0.8571	-0.048	0.262	0.0471	0.317	-0.13	0.294	0.331	0.4194	0.3988	0.7287	0.239	0.7547	0.057	0.177
V5	-0.198	0.2174	0.2136	-0.048	0.75	0.314	0.3955	0.307	0.316	0.264	0.264	0.2083	0.2903	0.0464	0.454	0.0377	0.616	0.063
V6	0.0021	0.4033	0.5219	0.2622	0.314	0.797	0.2293	-0.063	-0.04	0.306	0.144	0.3987	0.5594	0.0832	-0.133	0.0346	0.2294	0.107
V7	0.4036	0.399	0.3716	0.0471	0.396	0.229	0.6306	-0.064	-0.24	0.363	-0.096	0.0206	0.5997	-0.045	0.274	-0.01	0.4215	0.009
V8	-0.271	-0.223	0.0749	0.3171	0.307	-0.863	-0.064	0.837	0.263	0.241	0.67	0.3663	-0.067	0.347	0.857	0.4115	0.3019	0.528
V9	-0.854	-0.014	-0.201	-0.138	0.316	-0.04	-0.237	0.263	0.639	-0.28	0.204	0.2253	-0.382	0.0594	0.225	0.027	0.2695	-0.04
V10	-0.001	-0.092	0.3635	0.2943	0.316	0.206	0.3627	0.241	-0.28	0.79	0.308	-0.148	0.4919	0.3423	0.125	0.3224	0.0497	0.02
V11	-0.323	-0.203	0.1426	0.3306	0.264	0.144	-0.096	0.67	0.204	0.308	0.619	0.3278	0.0104	0.3498	0.4	0.9705	0.1744	0.412
V12	0.0607	0.466	0.4037	0.4194	0.208	0.399	0.0206	0.366	0.225	-0.15	0.328	0.8255	0.2502	0.1507	0.396	0.2105	0.4673	0.53
V13	0.4666	0.5534	0.674	0.3968	0.29	0.959	0.5997	-0.067	-0.38	0.492	0.01	0.2502	0.8445	0.1601	0.14	0.1842	0.3365	0.121
V14	-0.219	0.1312	0.3776	0.7287	0.046	0.083	-0.045	0.347	0.059	0.342	0.35	0.1507	0.1601	0.8413	0.219	0.8209	-0.02	-0.11
V15	0.0571	0.1668	0.1782	0.2393	0.484	-0.133	0.2744	0.657	0.225	0.125	0.4	0.3964	0.1405	0.2189	0.858	0.3234	0.6135	0.434
V16	-0.127	0.1536	0.2939	0.7347	0.038	0.095	-0.01	0.412	0.027	0.322	0.37	0.2105	0.1842	0.8209	0.323	0.8283	0.036	0.002
V17	0.0928	0.4655	0.29	0.057	0.616	0.229	0.4215	0.302	0.269	0.05	0.174	0.4673	0.3365	-0.02	0.613	0.036	0.7457	0.266
V18	0.7859	-0.04	0.1402	0.1772	0.063	0.107	0.0092	0.526	-0.04	0.02	0.412	0.5299	0.1211	-0.108	0.434	0.0019	0.2662	0.777
Residual																		
V1	-0.008																	
V2	-0.048	-0.021																
V3	0.008	0.0106																
V4	0.007	0.0349	0.0106															
V5	0.6117	0.0147	0.0736	0.0087														
V6	0.0758	-0.049	-0.166	-0.045	-0.055													
V7	-0.049	-0.038	-0.028	0.0593	-0.15	0.052												
V8	0.004	-0.004	0.0313	-0.026	0.024	0.03	0.0072											
V9	0.0412	-0.038	0.1046	0.0432	-0.121	0.005	0.1781	-0.03										
V10	0.0253	0.0716	-0.055	-0.019	-0.094	-0.024	-0.093	-0.06	-0.01									
V11	0.107	0.0843	0.018	0.0094	-0.04	-0.087	0.0531	-0.988	0.004	0.019								
V12	0.0002	-0.029	-0.054	-0.05	-0.02	-0.015	-0.039	-0.013	-0.15	0.084	0.033							
V13	-0.084	-0.067	0.0736	0.0405	0.03	-0.098	-0.011	0.011	0.055	-0.09	-0.083	-0.047						
V14	0.0649	-0.024	-0.14	-0.056	0.033	0.111	0.0145	-0.018	-0.07	-0.04	-0.014	0.0229	-0.037					
V15	-0.068	-0.025	-0.034	0.0549	0.01	0.035	-0.036	-0.048	-0.04	-0.01	-0.055	0.0093	0.0509	0.02				
V16	0.0598	-0.055	-0.02	-0.097	-0.034	0.065	-0.009	0.029	0.051	0.02	-0.099	-0.014	-0.01	-0.095	-0.073			
V17	0.0667	0.0014	-0.124	-0.091	-0.108	0.053	-0.097	-0.019	-0.1	0.142	0.016	0.0886	-0.084	0.0195	-0.956	0.0917		
V18	-0.056	0.006	0.0113	0.0327	0.02	0.010	0.0649	-0.032	0.144	-0.03	-0.141	-0.138	0.0423	0.014	-0.008	0.0569	-0.075	

Extraction Method: Principal Component Analysis.

a Residuals are computed between observed and reproduced correlations. There are 86 (43.0%) nonredundant residuals with absolute values greater than 0.05.

b Reproduced communalities

Figure 20: Scree Plot of Factor Analysis of Job Satisfaction Scale of Public Sector Bank Non-officers

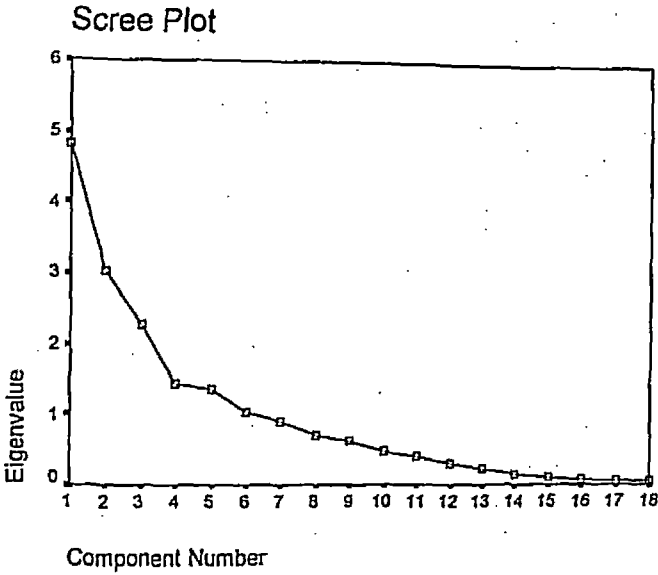
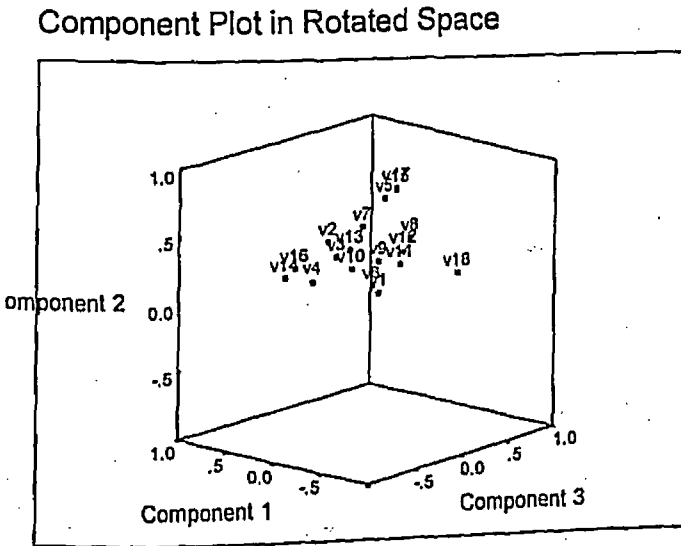


Figure 21: Factor Loading Plot of Job Satisfaction Scale of Public Sector Bank Non-officers



The Rotated Component Matrix

The Rotated Component Matrix presents the six factors after rotation. Three items loaded on Factor 1. An inspection of these items clearly shows that the majority of these items reflect an unpleasant feeling about present job (e.g., V4 = I consider my job rather unpleasant; V14 = Each day of work seems like it will never end, and V16 = My job is pretty uninteresting). Factor 2 contains four items that shows that the respondents are satisfied with their job. (e.g., V5 = I enjoy my work more than my leisure time; V7 = I feel fairly well satisfied with my present job; V15 = I like my job better than the average worker does, and V17 = I find real enjoyment in my work). Factor 3 contains four items which appear to reflect that the respondents are disappointed with their job (e.g., V8 = Most of the time I have to force myself to go to work; V11 = I definitely dislike my work, V18 = I am disappointed that I ever took this job, etc.). Factor 4 contains two items that reflects that the job is like a hobby to the respondents [(e.g., V1 = My job is like a hobby to me, and V9 = I am satisfied with my job for the time being (negative value)]. Factor 5 contains three items that clearly shows that the job is boring to the respondents [e.g., V3 = It seems that my friends are more interested in their job; V6 = I am often bored with my job, and V13 = Most days I am enthusiastic about my work). Finally, Factor 6 contains two items that reflects that the job is not interesting to the respondents [e.g., V2 = My job is usually interesting enough to keep me from getting bored (negative value), and V10 = I feel that my job is no more interesting than others I could get]. It can be concluded that the feelings about present job of the public sector bank non-officers are unpleasant, satisfying, disappointing, like a hobby, boring and not interesting.

Factor Analysis of Job Satisfaction Scale of Private Sector Bank Non-officers (N = 46)

The Problem

A sample of 46 respondents was interviewed. The respondents were asked to indicate their degree of agreement with the following statements using a 5-point scale:

- V1 = My job is like a hobby to me
- V2 = My job is usually interesting enough to keep me from getting bored
- V3 = It seems that my friends are more interested in their job
- V4 = I consider my job rather unpleasant
- V5 = I enjoy my work more than my leisure time
- V6 = I am often bored with my job
- V7 = I feel fairly well satisfied with my present job
- V8 = Most of the time I have to force myself to go to work
- V9 = I am satisfied with my job for the time being
- V10 = I feel that my job is no more interesting than others I could get
- V11 = I definitely dislike my work
- V12 = I feel that I am happier in my work than most other people
- V13 = Most days I am enthusiastic about my work
- V14 = Each day of work seems like it will never end
- V15 = I like my job better than the average worker does
- V16 = My job is pretty uninteresting
- V17 = I find real enjoyment in my work
- V18 = I am disappointed that I ever took this job

TABLE 105: Correlation Matrix

Correlation	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15	V16	V17
V1																	
V2	0.416																
V3	0.017	0.237															
V4	0.066	0.224	0.412														
V5	0.002	0.284	0.224	0.061													
V6	0.148	0.29	0.273	0.312	0.235												
V7	0.257	0.289	0.305	0.275	0.316	0.393											
V8	-0.06	0.012	0.168	0.327	0.288	0.219	0.183										
V9	-0.03	0.096	-0.06	-0.01	0.112	0.03	0.096	0.072									
V10	0.079	0.061	0.293	0.349	0.145	0.32	0.328	0.205	-0.19								
V11	-0.06	0.065	0.177	0.27	0.186	0.199	0.176	0.42	0.062	0.254							
V12	0.18	0.234	0.26	0.324	0.233	0.283	0.248	0.293	0.108	0.174	0.281						
V13	0.268	0.308	0.428	0.288	0.275	0.367	0.438	0.17	0.057	0.253	0.095	0.366					
V14	-0	0.195	0.245	0.462	0.162	0.296	0.101	0.318	-0.06	0.293	0.322	0.125	0.205				
V15	0.183	0.233	0.141	0.234	0.369	0.047	0.274	0.344	0.278	0.096	0.214	0.322	0.309	0.066			
V16	0.116	0.164	0.291	0.566	0.093	0.293	0.245	0.395	0.066	0.369	0.286	0.284	0.271	0.578	0.197		
V17	0.224	0.423	0.195	0.154	0.383	0.322	0.431	0.335	0.199	0.247	0.264	0.49	0.366	0.151	0.442	0.304	
V18	0.117	0.048	0.173	0.352	0.01	0.242	0.305	0.335	0.178	0.194	0.255	0.389	0.269	0.065	0.266	0.324	0.256

TABLE 106: Results of Principal Components Analysis

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.807
Bartlett's Test of Sphericity	Approx. Chi-Square	2097.546
	df	153
	Sig.	.000

*Continued***The Bartlett's Test of Sphericity**

The results of factor analysis are given in table-106. The null hypothesis, that the population correlation matrix is an identity matrix, is rejected by the Bartlett's test of sphericity. The approximate chi-square statistic is 2097.546 with 153 degrees of freedom, which is significant at the 0.05 level. The value of the KMO statistic (0.807) is also large (> 0.5). Thus, factor analysis may be considered an appropriate technique for analyzing the correlation matrix of table-105.

TABLE 106: Results of Principal Components Analysis (Continued)

Communalities		
	Initial	Extraction
V1	1.000	.642
V2	1.000	.725
V3	1.000	.447
V4	1.000	.649
V5	1.000	.755
V6	1.000	.425
V7	1.000	.567
V8	1.000	.606
V9	1.000	.498
V10	1.000	.539
V11	1.000	.467
V12	1.000	.479
V13	1.000	.544
V14	1.000	.788
V15	1.000	.564
V16	1.000	.717
V17	1.000	.615
V18	1.000	.748

Extraction Method: Principal Component Analysis.

Continued

TABLE 106: Results of Principal Components Analysis (Continued)

Total Variance Explained

Component	Initial Eigenvalues		Extraction Sums of Squared Loadings		Rotation Sums of Squared Loadings	
	Total	% of Variance	Total	% of Variance	Total	% of Variance
1	5.074	28.18636567	5.074	28.18636567	2.812	15.62091442
2	1.894	10.52150003	1.894	10.52150003	2.613	14.51745552
3	1.562	8.676759181	1.562	8.676759181	2.5	13.89005825
4	1.183	6.569641592	1.183	6.569641592	1.574	8.745107094
5	1.062	5.902429734	1.062	5.902429734	1.275	7.083160925
6	0.939	5.215454027				
7	0.859	4.771484093				
8	0.78	4.336055637				
9	0.66	3.666392427				
10	0.628	3.487862366				
11	0.563	3.12568275				
12	0.506	2.812477216				
13	0.472	2.622133276				
14	0.448	2.489023183				
15	0.436	2.422023963				
16	0.366	2.035403524				
17	0.312	1.733426242				
18	0.257	1.425885091				
						100

Extraction Method: Principal Component Analysis.

The Total Variance Explained

The Total Variance Explained section presents the number of common factors extracted, the eigenvalues associated with these factors, the percentage of total variance accounted for by each factor, and the cumulative percentage of total variance accounted for by the factors. Using the criterion of retaining only factors with eigenvalues of 1 or greater, five factors were retained for rotation. These five factors accounted for 28.19%, 10.52%, 8.68%, 6.57% and 5.90% of the total variance, respectively, for a total of 59.86%.

TABLE 106: Results of Principal Components Analysis (Continued)

Component Matrix(a)					
	Component				
	1	2	3	4	5
V1	.273	.441	-.428	.348	.263
V2	.466	.424	-.349	-.113	.440
V3	.531	-.144	-.278	-.133	-.223
V4	.632	-.404	-.092	.231	.158
V5	.456	.291	.146	-.661	-.067
V6	.575	-.036	-.274	-.061	-.120
V7	.611	.252	-.188	-.003	-.307
V8	.548	-.248	.481	-.110	-.017
V9	.142	.367	.504	.166	.248
V10	.501	-.336	-.261	-.079	-.316
V11	.477	-.291	.367	-.142	-.027
V12	.609	.165	.160	.201	-.118
V13	.624	.223	-.266	.035	-.182
V14	.498	-.518	-.101	-.203	.469
V15	.515	.366	.395	-.022	.086
V16	.645	-.411	.000	.171	.320
V17	.663	.378	.137	-.117	.018
V18	.511	-.034	.265	.587	-.268

Extraction Method: Principal Component Analysis.
a. 5 components extracted.

Continued

TABLE 106: Results of Principal Components Analysis (Continued)

Rotated Component Matrix(a)					
	Component				
	1	2	3	4	5
V1	.151	.073	-.005	.767	.161
V2	.221	.297	.196	.690	-.271
V3	.623	.018	.240	.006	-.020
V4	.310	.050	.681	.083	.281
V5	.389	.566	.001	-.095	-.524
V6	.575	.101	.251	.144	.013
V7	.657	.298	-.020	.179	.115
V8	.160	.488	.445	-.367	.099
V9	-.319	.598	-.019	.112	.162
V10	.641	-.103	.302	-.143	.074
V11	.179	.356	.428	-.351	.044
V12	.347	.472	.149	.094	.323
V13	.621	.247	.074	.285	.104
V14	.129	.003	.850	.031	-.219
V15	.101	.731	.081	.089	.069
V16	.193	.137	.783	.094	.199
V17	.372	.652	.106	.201	-.028
V18	.251	.320	.155	-.046	.746

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.
a Rotation converged in 12 iterations.

Continued

TABLE 106: Results of Principal Components Analysis (Continued)

Component Score Coefficient Matrix					
	Component				
	1	2	3	4	5
V1	-.040	-.044	.011	.508	.133
V2	-.064	.073	.122	.445	-.258
V3	.293	-.107	-.016	-.066	-.054
V4	-.017	-.094	.288	.074	-.165
V5	.157	.255	-.096	-.162	-.481
V6	.229	-.069	.006	.033	-.030
V7	.302	.024	-.186	.010	.063
V8	-.046	.201	.137	-.267	.006
V9	-.295	.332	.024	.089	.108
V10	.327	-.171	.001	-.159	.024
V11	-.010	.137	.138	-.253	-.030
V12	.063	.142	-.051	.003	.217
V13	.251	-.007	-.110	.101	.051
V14	-.134	-.064	.468	.077	-.257
V15	-.096	.330	-.025	.012	.003
V16	-.123	-.034	.376	.101	.086
V17	.052	.244	-.054	.056	-.080
V18	.040	.063	-.063	-.066	.579

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Continued

TABLE 106: Results of Principal Components Analysis (Continued)

Reproduced Correlations																		
	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15	V16	V17	V18
Reproduce V1	0.642	0.54	0.1	0.16	-0.06	0.21	0.277	-0.2	0.11	-0	-0.2	0.21	0.35	0	0.15	0.14	0.253	0.15
V2	0.54	0.72	0.2	0.2	0.33	0.3	0.322	-0	0.14	0.05	-0	0.22	0.39	0.28	0.3	0.25	0.443	-0.1
V3	0.096	0.2	0.45	0.35	0.26	0.42	0.409	0.21	-0.2	0.47	0.22	0.25	0.41	0.29	0.09	0.31	0.271	0.18
V4	0.156	0.2	0.35	0.65	-0.01	0.37	0.252	0.37	-0	0.41	0.35	0.33	0.31	0.56	0.15	0.66	0.229	0.41
V5	-0.06	0.33	0.26	-0.01	0.76	0.26	0.347	0.32	0.12	0.17	0.28	0.22	0.3	0.16	0.41	0.04	0.509	-0.1
V6	0.205	0.3	0.42	0.37	0.26	0.42	0.43	0.2	-0.1	0.41	0.2	0.3	0.44	0.29	0.17	0.34	0.335	0.22
V7	0.277	0.32	0.41	0.25	0.35	0.43	0.567	0.19	0.01	0.37	0.16	0.42	0.54	0.05	0.31	0.19	0.469	0.33
V8	-0.21	-0.01	0.21	0.03	0.12	0.2	0.187	0.61	0.21	0.25	0.53	0.35	0.16	0.37	0.38	0.43	0.348	0.36
V9	0.108	0.14	-0.2	-0.03	0.12	-0.11	0.008	0.21	0.5	-0.3	0.12	0.23	-0	-0.09	0.42	0.05	0.287	0.22
V10	-0.01	0.05	0.47	0.41	0.17	0.41	0.368	0.25	-0.3	0.54	0.26	0.23	0.36	0.32	0.01	0.35	0.173	0.24
V11	-0.21	-0.02	0.22	0.35	0.28	0.2	0.158	0.53	0.12	0.26	0.47	0.28	0.14	0.37	0.28	0.39	0.272	0.27
V12	0.27	0.22	0.25	0.33	0.22	0.3	0.42	0.35	0.23	0.23	0.28	0.48	0.4	0.11	0.42	0.32	0.463	0.5
V13	0.347	0.39	0.41	0.31	0.3	0.44	0.543	0.16	-0	0.36	0.14	0.4	0.54	0.13	0.28	0.26	0.454	0.31
V14	0.004	0.28	0.29	0.56	0.16	0.29	0.049	0.37	-0.1	0.32	0.37	0.11	0.13	0.79	0.07	0.65	0.153	-0
V15	0.148	0.3	0.09	0.15	0.41	0.17	0.306	0.38	0.42	0.01	0.28	0.42	0.28	0.07	0.56	0.21	0.538	0.32
V16	0.139	0.25	0.31	0.66	0.04	0.34	0.191	0.43	0.05	0.35	0.39	0.32	0.26	0.65	0.21	0.72	0.257	0.36
V17	0.253	0.44	0.27	0.23	0.51	0.33	0.469	0.35	0.29	0.17	0.27	0.46	0.45	0.15	0.54	0.26	0.615	0.29
V18	0.145	-0.05	0.18	0.41	-0.11	0.22	0.335	0.36	0.22	0.24	0.27	0.5	0.31	-0	0.32	0.36	0.288	0.75
Residual	-0.12	-0.08	-0.08	-0.09	0.06	-0.06	-0.02	0.15	-0.1	0.03	0.15	-0.03	-0.08	-0.01	0.04	-0.02	-0.03	-0
V2	-0.12	0.04	0.03	-0.05	-0.01	-0.03	0.02	-0	0.14	-0.2	-0	0.01	0.09	-0.01	-0.08	-0.1	-0.08	-0.02
V3	-0.08	0.04	0.06	0.06	-0.04	-0.15	-0.1	-0	0.07	-0.06	0.23	-0	0.02	-0.04	0.05	-0.02	-0.08	-0
V4	-0.09	0.03	0.06	0.07	0.07	-0.06	0.23	-0	0.02	-0.1	-0.1	-0.01	-0.02	-0.1	0.08	-0.1	-0.07	-0.1
V5	0.06	-0.05	-0.04	0.07	-0.03	-0.03	-0.03	-0	-0.03	-0	-0.1	0.01	-0.02	-0	-0	0.05	-0.13	0.12
V6	-0.06	-0.01	-0.16	-0.06	-0.03	-0.04	-0.04	0.02	0.14	-0.1	0	-0.02	-0.08	0.01	-0.1	-0.04	-0.01	0.02
V7	-0.02	-0.03	-0.1	0.02	-0.03	-0.04	-0.04	-0	0.09	-0	0.02	-0.17	-0.11	0.05	-0	0.05	-0.04	-0
V8	0.146	0.02	-0.04	-0.05	-0.03	0.02	-0	-0.1	-0	-0.1	-0.06	0.01	-0.05	-0	-0.04	-0.01	-0	
V9	-0.14	-0.04	0.14	0.02	-0.01	0.14	0.088	-0.1	0.08	-0.1	-0.12	0.06	0.03	-0.1	0.02	-0.09	-0	
V10	0.088	0.01	-0.18	-0.06	-0.02	-0.09	-0.04	-0	0.08	-0	-0.06	-0.11	-0.03	0.09	0.02	0.074	-0	
V11	0.151	0.09	-0.04	-0.08	-0.1	0	0.018	-0.1	-0.1	-0	0.01	-0.04	-0.04	-0.1	-0.11	-0.01	-0	
V12	-0.03	0.01	0.01	-0.01	0.01	-0.02	-0.17	-0.1	-0.1	-0.1	0.01	-0.04	0.02	-0.1	-0.04	0.028	-0.1	
V13	-0.08	-0.09	0.09	-0.02	-0.02	-0.08	-0.11	0.01	0.06	-0.1	-0.04	-0	0.08	0.03	0.01	-0.09	-0	
V14	-0.01	-0.08	-0.04	-0.1	-0	0.01	0.052	-0	0.03	-0	0.02	0.08	-0	-0	-0.07	-0	0.07	
V15	0.036	-0.06	0.05	0.08	-0.04	-0.12	-0.03	-0	-0.1	0.09	-0.1	-0.03	-0.01	-0.01	-0.01	-0.01	-0.1	
V16	-0.02	-0.08	-0.02	-0.1	0.05	-0.04	0.084	-0	0.02	0.02	-0.1	-0.04	0.01	-0.07	-0	0.047	-0	
V17	-0.03	-0.02	-0.08	-0.07	-0.13	-0.01	-0.04	-0	-0.1	0.07	-0	-0.03	-0.09	-0	-0.1	0.05	-0	
V18	-0.03	0.1	-0.01	-0.05	0.12	0.02	-0.03	-0	-0	-0	-0	-0.11	-0.11	0.07	-0.1	-0.03	-0.03	

Extraction Method: Principal Component Analysis.

a Residuals are computed between observed and reproduced correlations. There are 67 (43.0%) nonredundant residuals with absolute values greater than 0.05.

b Reproduced communalities

Figure 22: Scree Plot of Factor Analysis of Job Satisfaction Scale of Private Sector Bank Non-officers

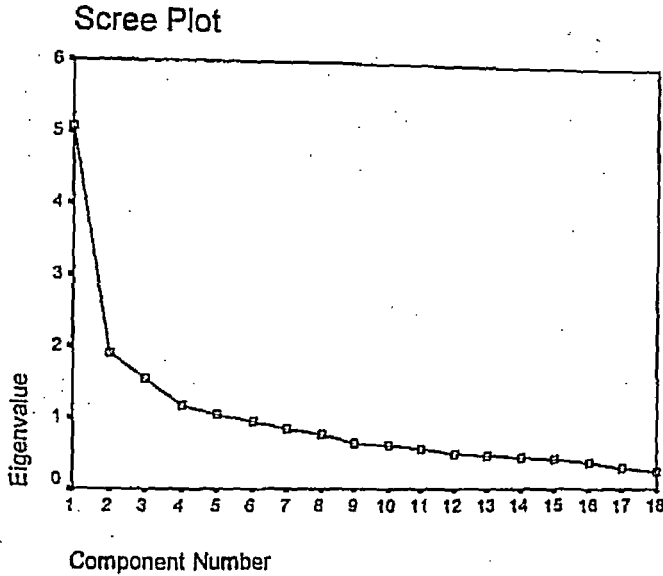
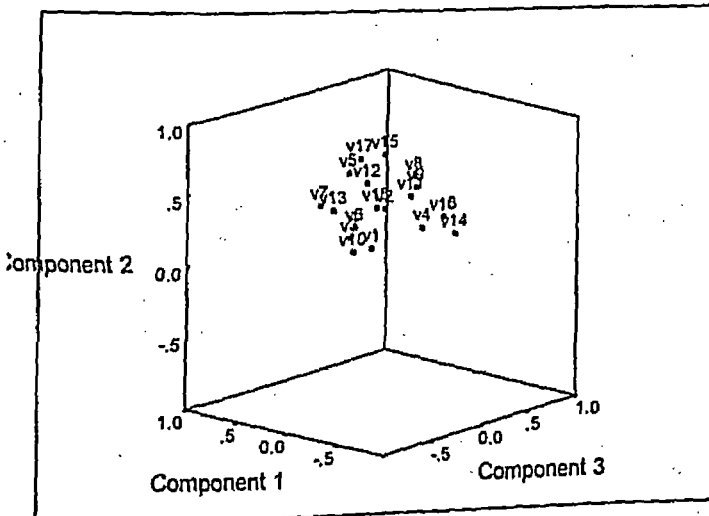


Figure 23: Factor Loading Plot of Job Satisfaction Scale of Private Sector Bank Non-officers

Component Plot in Rotated Space



The Rotated Component Matrix

The Rotated Component Matrix presents the five factors after rotation. Five items loaded on Factor 1. An inspection of these items clearly shows that the majority of these items reflects boring attitude towards present job (e.g., V3 = it seems that my friends are more interested in their job; V6 = I am often bored with my job; V10 = I feel that my job is no more interesting than others I could get, etc.). Factor 2 contains six items that clearly reflect an enjoyment in their work (e.g., V5 = I enjoy my work more than my leisure time; V9 = I am satisfied with my job for the time being; V12 = I feel that I am happier in my work than most other people; V15 = I like my job better than the average worker does; V17 = I find real enjoyment in my work, etc.). Factor 3 contains four items which appear to reflect unpleasant attitude towards present job (e.g., V4 = I consider my job rather unpleasant; V11 = I definitely dislike my work; V14 = Each day of work seems like it will never end, and V16 = My job is pretty uninteresting). Factor 4 contains two items that clearly shows that the job is like a hobby to the respondents (e.g., V1 = My job is like a hobby to me, and V2 = My job is usually interesting enough to keep me from getting bored). Finally, Factor 5 contains only one item which appear to reflect that the respondents are disappointed with their job (e.g., V18 = I am disappointed that I ever took this job). It can be concluded that the feelings about present job of the private sector bank non-officers are boring, enjoyment, unpleasant, like a hobby and disappointing.

TABLE 107: Reasons for Liking the Job of the Public Sector Bank Officers (N = 92)

Category label	Pct of Responses	Rank order
Social recognition	17.2	1
Financial independence	15.8	2
Opportunity to contribute to the nation	13.3	3
Nature of work	8.4	4.5
Bright future	8.4	4.5
Secured job	6.9	6.5
Absence of alternative job	6.9	6.5
For enjoyment	4.4	8
Expected salary & allowances	3.4	9
Favourable working environment	3.0	10.5
Pension & loan facilities	3.0	10.5
Good relationship with boss & colleagues	2.5	12
Innovative management	2.0	13
Reputation of the bank	1.5	14
Government job	1.0	15
Recognition for good work	.5	18
Freedom at work	.5	18
Related to educational background	.5	18
According to competence	.5	18
For experience	.5	18
Total responses	100.0	

TABLE 108: Reasons for Liking the Job of the Private Sector Bank Officers (N = 162)

Category label	Pct of Responses	Rank order
Expected salary & allowances	23.4	1
Favourable working environment	15.1	2
Social recognition	12.4	3
Bright future	11.2	4
Nature of work	8.3	5
Secured job	6.5	6
Reputation of the bank	3.8	7
Good relationship with boss & colleagues	3.6	8
Financial independence	4.4	9
Absence of alternative job	2.7	10
For enjoyment	2.1	11
Opportunity to contribute to the nation	1.8	12
Innovative management	1.5	13.5
For experience	1.5	13.5
Related to educational background	1.2	15
Freedom at work	.3	16.5
According to competence	.3	16.5
Total responses	100.0	

Table- 107 and 108 unveil the following results:

The reasons for liking the job, on the basis of the rank as perceived by the public sector bank officers are social recognition (17.2%), financial independence (15.8%), opportunity to contribute to the nation (13.3%), nature of work (8.4%), bright future (8.4%), secured job (6.9%), absence of alternative job (6.9%), for enjoyment (4.4%), expected salary & allowances (3.4%), favourable working environment (3.0%), pension & loan facilities (3.0%), good relationship with boss & colleagues (2.5%), innovative management (2.0%), reputation of the bank (1.5%), government job (1.0%), recognition for good work (0.5%), freedom at work (0.5%), related to educational background (0.5%), according to competence (0.5%) and for experience (0.5%).

On the other hand, according to the private sector bank officers the reasons for liking the job, by the rank include expected salary & allowances (23.4%), favourable working environment (15.1%), social recognition (12.4%), bright future (11.2%), nature of work (8.3%), secured job (6.5%), reputation of the bank (3.8%), good relationship with boss & colleagues (3.6%), financial independence (4.4%), absence of alternative job (2.7%), for enjoyment (2.1%), opportunity to contribute to the nation (1.8%), innovative management (1.5%), for experience (1.5%), related to educational background (1.2%), freedom at work (0.3%) and according to competence (0.3%).

TABLE 109: Reasons for Liking the Job of the Public Sector Bank Non-officers (N = 85)

Category label	Pct of Responses	Rank order
Financial independence	21.5	1
Pension & loan facilities	14.6	2
Opportunity to contribute to the nation	12.7	3
Expected salary & allowances	12.0	4
Social recognition	10.8	5
Absence of alternative job	7.6	6
Nature of work	6.3	7
For enjoyment	3.8	8
According to competence	3.2	9
Favourable working environment	2.5	10
Secured job	1.3	12.5
Bright future	1.3	12.5
Freedom at work	1.3	12.5
Related to educational background	1.3	12.5
Total responses	100.0	

TABLE 110: Reasons for Liking the Job of the Private Sector Bank Non-officers (N = 46)

Category label	Pct of Responses	Rank order
Favourable working environment	26.2	1
Social recognition	21.4	2
Expected salary & allowances	14.3	3
Related to educational background	11.9	4.5
Absence of alternative job	11.9	4.5
Secured job	2.4	8.5
Good relationship with boss & colleagues	2.4	8.5
Bright future	2.4	8.5
Freedom at work	2.4	8.5
Reputation of the bank	2.4	8.5
Opportunity to contribute to the nation	2.4	8.5
Total responses	100.0	

From the table-109 and 110 it appears that:

The reasons for liking the job, on the basis of the rank as perceived by the public sector bank non-officers incorporate financial independence (21.5%), pension & loan facilities (14.6%), opportunity to contribute to the nation (12.7%), expected salary & allowances (12.0%), social recognition (10.8%), absence of alternative job (7.6%), nature of work (6.3%), for enjoyment (3.8%), according to competence (3.2%), favourable working environment (2.5%), secured job (1.3%), bright future (1.3%), freedom at work (1.3%) and related to educational background (1.3%).

But, according to the private sector bank non-officers the reasons for liking the job, by the rank are favourable working environment (26.2%), social recognition (21.4%), expected salary & allowances (14.3%), related to educational background (11.9%), absence of alternative job (11.9%), secured job (2.4%), good relationship with boss & colleagues (2.4%), bright future (2.4%), freedom at work (2.4%), reputation of the bank (2.4%) and opportunity to contribute to the nation(2.4%).

TABLE 111: Problems Faced in the Present Job by the Public Sector Bank Officers (N = 92)

Category label	Pct of Responses	Rank order
Poor salary & allowances	18.9	1
Delay & scarcity of promotion	14.4	2
Corruption & nepotism in management	12.2	3
Excessive pressure of work	11.7	4
Nature of job	7.7	5
Lack of favourable working environment	4.5	6.5
Harassment transfer	4.5	6.5
Manual and backdated banking	3.6	8
Unethical interference of CBA leaders	2.7	10
Lack of proper evaluation of the employees	2.7	10
Indecision of top management	2.7	10
Misbehaviour & non cooperation of the boss	2.3	12
Inequality in distributing responsibilities	1.8	14
Political pressure	1.8	14
Dishonesty and irresponsibility of the employees	1.8	14
No recognition for good & creative work	1.4	16.5
Clients' misbehaviour	1.4	16.5
Lack of harmonious relationship among the employees	.9	18.5
Lack of chain of command	.9	18.5
Work is not related with education & training	.5	22
Corruption & complexity in sanctioning loan	.5	22
Lack of dynamism	.5	22
Lack of proper training	.5	22
Difference in interest rate of public & private banks	.5	22
Total responses	100.0	

TABLE 112: Problems Faced in the Present Job by the Private Sector Bank Officers (N = 162)

Category label	Pct of Responses	Rank order
Excessive pressure of work	21.4	1
Nature of job	12.9	2
Poor salary & allowances	11.9	3
Delay & scarcity of promotion	9.2	4
Corruption & nepotism in management	8.8	5
Lack of harmonious relationship among the employees	4.8	6
Unsecured job	3.7	7.5
Clients' misbehaviour	3.7	7.5
Manual and backdated banking	3.4	9
Lack of favourable working environment	2.7	10.5
Corruption & complexity in sanctioning loan	2.7	10.5
Flattering	2.0	12.5
Lack of dynamism	2.0	12.5
No recognition for good & creative work	1.7	15.5
Lack of proper evaluation of the employees	1.7	15.5
Harassment transfer	1.7	15.5
Dishonesty and irresponsibility of the employees	1.7	15.5
Misbehaviour & non cooperation of the boss	1.4	18
Lack of proper training	1.0	19
Lack of motivation	.7	20
Inequality in distributing responsibilities	.3	21.5
Indecision of top management	.3	21.5
Total responses	100.0	

From the abovementioned table-111 and 112 it appears that:

The common job-related problems, on the basis of the rank as perceived by the public sector bank officers are poor salary & allowances (18.9%), delay & scarcity of promotion (14.4%), corruption & nepotism in management (12.2%), excessive pressure of work (11.7%), nature of job (7.7%), lack of favourable working environment (4.5%), harassment transfer (4.5%), manual and backdated banking (3.6%), unethical interference of CBA leaders (2.7%), lack of proper evaluation of the employees (2.7%), indecision of top management (2.7%), misbehaviour & non cooperation of the boss (2.3%), inequality in distributing responsibilities (1.8%), political pressure (1.8%), dishonesty and irresponsibility of the employees (1.8%), no recognition for good & creative work (1.4%), clients' misbehaviour (1.4%), lack of harmonious relationship among the employees (0.9%), lack of chain of command (0.9%), work is not related with education & training (0.5%), corruption & complexity in sanctioning loan (0.5%), lack of dynamism (0.5%), lack of proper training (0.5%) and difference in interest rate of public & private banks (0.5%).

On the other hand, according to the private sector bank officers the common job-related problems by the rank involve excessive pressure of work (21.4%), nature of job (12.9%), poor salary & allowances (11.9%), delay & scarcity of promotion (9.2%), corruption & nepotism in management (8.8%), lack of harmonious relationship among the employees (4.8%), insecure job (3.7%), clients' misbehaviour (3.7%), manual and backdated banking (3.4%), lack of favourable working environment (2.7%), corruption & complexity in sanctioning loan (2.7%), flattering (2.0%), lack of dynamism (2.0%), no recognition for good & creative work (1.7%), lack of proper evaluation of the employees (1.7%), harassment transfer (1.7%), dishonesty and irresponsibility of the employees (1.7%), misbehaviour & non cooperation of the boss (1.4%), lack of proper training (1.0%), lack of motivation (0.7%), inequality in distributing responsibilities (0.3%) and indecision of top management (0.3%).

TABLE 113: Problems Faced in the Present Job by the Public Sector Bank Non-officers (N = 85)

Category label	Pct of Responses	Rank order
Delay & scarcity of promotion	23.5	1
Poor salary & allowances	16.2	2
Excessive pressure of work	12.3	3
Corruption & nepotism in management	11.7	4
Nature of job	6.1	5
Misbehaviour & non cooperation of the boss	5.6	6
Manual and backdated banking	5.0	7
No recognition for good & creative work	4.5	8
Harassment transfer	3.9	9.5
Inequality in distributing responsibilities	3.9	9.5
Lack of dynamism	3.4	11
Lack of proper evaluation of the employees	2.2	12
Lack of harmonious relationship among the employees	.6	14
Political pressure	.6	14
Clients' misbehaviour	.6	14
Total responses	100.0	

TABLE 114: Problems Faced In the Present Job by the Private Sector Bank Non-officers (N = 46)

Category label	Pct of Responses	Rank order
Nature of job	22.1	1
Poor salary & allowances	18.2	2.5
Excessive pressure of work	18.2	2.5
Delay & scarcity of promotion	13.0	4
Lack of harmonious relationship among the employees	6.5	5
Manual and backdated banking	5.2	7
Unsecured job	5.2	7
Corruption & nepotism in management	5.2	7
Lack of proper evaluation of the employees	2.6	9
No recognition for good & creative work	1.3	11
Harassment transfer	1.3	11
Clients' misbehaviour	1.3	11
Total responses	100.0	

Table-113 and 114 include the following results:

The common job-related problems, by the rank as perceived by the public sector bank non-officers include delay & scarcity of promotion (23.5%), poor salary & allowances (16.2%), excessive pressure of work (12.3%), corruption & nepotism in management (11.7%), nature of job (6.1%), misbehaviour & non cooperation of the boss (5.6%), manual and backdated banking (5.0%), no recognition for good & creative work (4.5%), harassment transfer (3.9%), inequality in distributing responsibilities (3.9%), lack of dynamism (3.4%), lack of proper evaluation of the employees (2.2%), lack of harmonious relationship among the employees (0.6%), political pressure (0.6%) and clients' misbehaviour (0.6%).

But, the common job-related problems, on the basis of the rank as perceived by the private sector bank non-officers are nature of job (22.1%), poor salary & allowances (18.2%), excessive pressure of work (18.2%), delay & scarcity of promotion (13.0%), lack of harmonious relationship among the employees (6.5%), manual and backdated banking (5.2%), insecured job (5.2%), corruption & nepotism in management (5.2%), lack of proper evaluation of the employees (2.6%), no recognition for good & creative work (1.3%), harassment transfer (1.3%) and clients' misbehaviour (1.3%).

TABLE 115: Suggestions to Solve the Problems Faced in the Present Job by the Public Sector Bank Officers (N = 92)

Category label	Pct of Responses	Rank Order
Upgrade salary & allowances	13.6	1
Fair, regular & performance based promotion	10.9	2
Ensuring effective & corruption free administration	10.3	3
Ensuring congenial environment	9.2	4.5
Should recruit smart, efficient & knowledgeable employees	9.2	4.5
Quick modernization & automation of all branches	6.0	6
Work should be given on the basis of training & education	4.9	7
Providing proper training of the employees	4.3	8
Reward for good & creative work	3.8	9.5
Removing harassment transfer	3.8	9.5
Employees should be honest & responsible	2.7	12
Removing political pressure	2.7	12
Ensuring good boss	2.7	12
Providing allowance for overtime	2.2	14.5
Removing corruption & complexity in sanctioning loan	2.2	14.5
Rapid decision for problem solution	1.6	17
Banning trade union activities	1.6	17
Ensuring accountability of the employees	1.6	17
Introducing consultative management	1.1	20.5
Providing transportation	1.1	20.5
Providing residential facility	1.1	20.5
Timing should be fixed	1.1	20.5
Ensuring proper manpower planning	.5	24.5
Should fix up same interest rate of public & private banks	.5	24.5
Offering job rotation	.5	24.5
Implementation of different motivational factors	.5	24.5
Total responses	100.0	

TABLE 115: Suggestions to Solve the Problems Faced in the Present Job by the Public Sector Bank Officers (N = 92)

Category label	Pct of Responses	Rank Order
Upgrade salary & allowances	13.6	1
Fair, regular & performance based promotion	10.9	2
Ensuring effective & corruption free administration	10.3	3
Ensuring congenial environment	9.2	4.5
Should recruit smart, efficient & knowledgeable employees	9.2	4.5
Quick modernization & automation of all branches	6.0	6
Work should be given on the basis of training & education	4.9	7
Providing proper training of the employees	4.3	8
Reward for good & creative work	3.8	9.5
Removing harassment transfer	3.8	9.5
Employees should be honest & responsible	2.7	12
Removing political pressure	2.7	12
Ensuring good boss	2.7	12
Providing allowance for overtime	2.2	14.5
Removing corruption & complexity in sanctioning loan	2.2	14.5
Rapid decision for problem solution	1.6	17
Banning trade union activities	1.6	17
Ensuring accountability of the employees	1.6	17
Introducing consultative management	1.1	20.5
Providing transportation	1.1	20.5
Providing residential facility	1.1	20.5
Timing should be fixed	1.1	20.5
Ensuring proper manpower planning	.5	24.5
Should fix up same interest rate of public & private banks	.5	24.5
Offering job rotation	.5	24.5
Implementation of different motivational factors	.5	24.5
Total responses	100.0	

TABLE 116: Suggestions to Solve the Problems Faced in the Present Job by the Private Sector Bank Officers (N = 162)

Category label	Pct of Responses	Rank order
Upgrade salary & allowances	13.3	1
Ensuring effective & corruption free administration	12.9	2
Employees should be honest & responsible	9.4	3
Ensuring congenial environment	6.3	4,5
Should recruit smart, efficient & knowledgeable employees	6.3	4,5
Ensuring good boss	5.9	6
Providing proper training of the employees	5.1	7
Quick modernization & automation of all branches	4.7	8,5
Timing should be fixed	4.7	8,5
Fair, regular & performance based promotion	3.9	11
Ensuring proper manpower planning	3.9	11
Ensuring accountability of the employees	3.9	11
Introducing consultative management	2.7	13
Implementation of different motivational factors	2.4	14
Providing transportation	2.0	16
Reward for good & creative work	2.0	16
Removing corruption & complexity in sanctioning loan	2.0	16
Rapid decision for problem solution	1.6	19
Removing harassment transfer	1.6	19
Reducing risk	1.6	19
Providing allowance for overtime	.8	22
Ensuring job security	.8	22
Increasing pension & gratuity	.8	22
Work should be given on the basis of training & education	.4	25,5
Should fix up same interest rate of public & private banks	.4	25,5
Offering job rotation	.4	25,5
Maintaining chain of command	.4	25,5
Total responses	100.0	

According to the table- 115 and 116 it comes to be known that:

The suggestions, by the rank given by the public sector bank officers to solve the problems faced by them in their job are upgrade salary & allowances (13.6%), fair, regular & performance based promotion (10.9%), ensuring effective & corruption free administration (10.3%), ensuring congenial environment (9.2%), should recruit smart, efficient & knowledgeable employees (9.2%), quick modernization & automation of all branches (6.0%), work should be given on the basis of training & education (4.9%), providing proper training of the employees (4.3%), reward for good & creative work (3.8%), removing harassment transfer (3.8%), employees should be honest & responsible (2.7%), removing political pressure (2.7%), ensuring good boss (2.7%), providing allowance for overtime (2.2%), removing corruption & complexity in sanctioning loan (2.2%), rapid decision for problem solution (1.6%), banning trade union activities (1.6%), ensuring accountability of the employees (1.6%), introducing consultative management (1.1%), providing transportation (1.1%), providing residential facility (1.1%), timing should be fixed (1.1%), ensuring proper manpower planning (0.5%), should fix up same interest rate of public & private banks (0.5%), offering job rotation (0.5%) and implementation of different motivational factors (0.5%).

On the other hand, the suggestions, on the basis of the rank given by the private sector bank officers to remove the problems faced by them in their job include upgrade salary & allowances (13.3%), ensuring effective & corruption free administration (12.9%), employees should be honest & responsible (9.4%), ensuring congenial environment (6.3%), should recruit smart (6.3%), efficient & knowledgeable employees (5.9%), ensuring good boss, providing proper training of the employees (5.1%), quick modernization & automation of all branches (4.7%), timing should be fixed (4.7%), fair, regular & performance based promotion (3.9%), ensuring proper manpower planning (3.9%), ensuring accountability of the employees (3.9%), introducing consultative management (2.7%), implementation of different motivational factors (2.4%), providing transportation (2.0%), reward for good & creative work (2.0%), removing corruption & complexity in sanctioning loan (2.0%), rapid decision for problem solution (1.6%), removing harassment transfer (1.6%), reducing risk (1.6%), providing allowance for overtime (0.8%), ensuring job security (0.8%), increasing pension & gratuity (0.8%), work should be given on the basis of training & education (0.4%), should fix up same interest rate of public & private banks (0.4%), offering job rotation (0.4%) and maintaining chain of command (0.4%).

TABLE 117: Suggestions to Solve the Problems Faced in the Present Job by the Public Sector Bank Non-officers (N = 85)

Category label	Pct of Responses	Rank order
Upgrade salary & allowances	17.9	1
Fair, regular & performance based promotion	12.7	2
Ensuring effective & corruption free administration	10.4	3
Quick modernization & automation of all branches	9.8	4
Should recruit smart, efficient & knowledgeable employees	7.5	5
Employees should be honest & responsible	6.4	6
Work should be given on the basis of training & education	5.8	7
Reward for good & creative work	4.6	8
Ensuring congenial environment	4.0	9
Providing allowance for overtime	3.5	10.5
Removing harassment transfer	3.5	10.5
Ensuring accountability of the employees	2.9	12.5
Implementation of different motivational factors	2.9	12.5
Providing proper training of the employees	1.7	14.5
Removing political pressure	1.7	14.5
Rapid decision for problem solution	1.2	17
Offering job rotation	1.2	17
Timing should be fixed	1.2	17
Providing residential facility	.6	19.5
Ensuring good boss	.6	19.5
Total responses	100.0	

TABLE 118: Suggestions to Solve the Problems Faced in the Present Job by the Private Sector Bank Non-officers (N = 46)

Category label	Pct of Responses	Rank order
Ensuring effective & corruption free administration	21.5	1
Upgrade salary & allowances	16.9	2
Fair, regular & performance based promotion	13.8	3
Employees should be honest & responsible	12.3	4
Ensuring accountability of the employees	7.7	5
Introducing consultative management	6.2	6
Timing should be fixed	4.6	7
Should recruit smart, efficient & knowledgeable employees	3.1	8
Providing proper training of the employees	1.5	11
Quick modernization & automation of all branches	1.5	11
Ensuring job security	1.5	11
Removing corruption & complexity in sanctioning loan	1.5	11
Should fix up same interest rate of public & private banks	1.5	11
Reducing risk	3.1	14.5
Ensuring good boss	3.1	14.5
Total responses	100.0	

Table-117 and 118 include the following findings:

According to the public sector bank non-officers the suggestions, by the rank to solve the problems faced by them in their job involve upgrade salary & allowances (17.9%), fair, regular & performance based promotion (12.7%), ensuring effective & corruption free administration (10.4%), quick modernization & automation of all branches (9.8%), should recruit smart, efficient & knowledgeable employees (7.5%), employees should be honest & responsible (6.4%), work should be given on the basis of training & education (5.8%), reward for good & creative work (4.6%), ensuring congenial environment (4.0%), providing allowance for overtime (3.5%), removing harassment transfer (3.5%), ensuring accountability of the employees (2.9%), implementation of different motivational factors (2.9%), providing proper training of the employees (1.7%), removing political pressure (1.7%), rapid decision for problem solution (1.2%), offering job rotation (1.2%), timing should be fixed (1.2%), providing residential facility (0.6%) and ensuring good boss (0.6%).

But, according to the private sector bank non-officers the suggestions, on the basis of the rank to solve the problems faced by them in their job are ensuring effective & corruption free administration (21.5%), upgrade salary & allowances (16.9%), fair, regular & performance based promotion (13.8%), employees should be honest & responsible (12.3%), ensuring accountability of the employees (7.7%), introducing consultative management (6.2%), timing should be fixed (4.6%), should recruit smart, efficient & knowledgeable employees (3.1%), providing proper training of the employees (1.5%), quick modernization & automation of all branches (1.5%), ensuring job security (1.5%), removing corruption & complexity in sanctioning loan (1.5%), should fix up same interest rate of public & private banks (1.5%), reducing risk (3.1%) and ensuring good boss (3.1%).

CHAPTER FIVE

CONCLUSION

5.1 Summary of Findings

5.2 Limitations

5.3 Scope for Further Research

5.4 Conclusions

5.5 Recommendations

CHAPTER FIVE

CONCLUSION

5.1 Summary of Findings

1. Among 177 public and 208 private sector bank respondents there are respectively 92 (52.0%) and 162 (77.9%) officers. Again, there are 85 (48.0%) non-officers in the public sector whereas private sector bank includes 46 (22.1%) non-officers.
2. Of total 92 public and 162 private sector bank officers, there are respectively 56 (60.87%) and 114 (70.37%) male; and, 36 (39.13%) and 48 (29.63%) female respondents. On the other hand, among 85 public and 46 private sector non-officers there are 72 (84.71%) and 34 (73.91%) male, and 13 (15.29%) and 12 (26.09%) female respondents respectively.
3. Among 92 public and 162 private sector bank officers there are 79 (85.87%) and 119 (73.46%) married, and 13 (14.13%) and 43 (26.54%) unmarried respondents respectively. Furthermore, of total 85 public and 46 private sector bank non-officers, 83 (97.65%) and 25 (54.35%) are married, and 2 (2.35%) and 21 (45.65%) unmarried respondents respectively.
4. Of total 92 public and 162 private sector bank officers respectively, there include 12 (13.04%) and 1 (0.62%) respondents who have HSC/ Equivalent degree, 23 (25.0%) and 18 (11.11%) have degree level qualification, and 57 (61.96%) and 143 (88.27%) are Masters/ Above Masters level qualified. Besides, among 85 public and 46 private sector bank non-officers, there include 36 (42.35%) and 2 (4.35%) respondents who have HSC/ Equivalent degree, 32 (37.65%) and 27 (58.70%) have degree level education, and 17 (20.0%) and 17 (36.96%) are Masters/ Above Masters level qualified respectively.

CHAPTER FIVE

CONCLUSION

5.1 Summary of Findings

1. Among 177 public and 208 private sector bank respondents there are respectively 92 (52.0%) and 162 (77.9%) officers. Again, there are 85 (48.0%) non-officers in the public sector whereas private sector bank includes 46 (22.1%) non-officers.
2. Of total 92 public and 162 private sector bank officers, there are respectively 56 (60.87%) and 114 (70.37%) male; and, 36 (39.13%) and 48 (29.63%) female respondents. On the other hand, among 85 public and 46 private sector non-officers there are 72 (84.71%) and 34 (73.91%) male, and 13 (15.29%) and 12 (26.09%) female respondents respectively.
3. Among 92 public and 162 private sector bank officers there are 79 (85.87%) and 119 (73.46%) married, and 13 (14.13%) and 43 (26.54%) unmarried respondents respectively. Furthermore, of total 85 public and 46 private sector bank non-officers, 83 (97.65%) and 25 (54.35%) are married, and 2 (2.35%) and 21 (45.65%) unmarried respondents respectively.
4. Of total 92 public and 162 private sector bank officers respectively, there include 12 (13.04%) and 1 (0.62%) respondents who have HSC/ Equivalent degree, 23 (25.0%) and 18 (11.11%) have degree level qualification, and 57 (61.96%) and 143 (88.27%) are Masters/ Above Masters level qualified. Besides, among 85 public and 46 private sector bank non-officers, there include 36 (42.35%) and 2 (4.35%) respondents who have HSC/ Equivalent degree, 32 (37.65%) and 27 (58.70%) have degree level education, and 17 (20.0%) and 17 (36.96%) are Masters/ Above Masters level qualified respectively.

5. There is no association with sex between of the employees of public and private sector banks.
6. There is an association between job-status, marital status and educational qualification of the employees of public and private sector banks.
7. There is no joint effect of type of ownership of the banks and job-status of the employees on job satisfaction, job involvement, job stress and propensity to quit the job.
8. The average job satisfaction score of officers of public and private sector banks is higher than that of non-officers of public and private sector banks.
9. Officers of public and private sector banks and non-officers of public and private sector banks have the same average score of job involvement and job stress.
10. The average propensity to quit the job score of non-officers of public and private sector banks is higher than that of officers of public and private sector banks.
11. Public and private sector bank officers and non-officers have the same average score of job satisfaction, job involvement, job stress, job descriptive index (JDI)-work, supervision, co-workers and social life.
12. The average score of propensity to quit the job of public sector bank officers is higher than that of private sector bank officers. But public and private sector bank non-officers have the same average propensity to quit the job score.
13. Public and private sector bank officers have the same average score of happiness of personal life and family life. On the other hand, the average happiness score of personal life and family life of private sector bank non-officers is higher than that of public sector bank non-officers.

14. The average age and experience of public sector bank officers and non-officers are higher than that of private sector bank officers and non-officers. On the other hand, the average working hours and salary with allowances of private sector bank officers and non-officers are higher than those of public sector bank officers and non-officers.
15. In case of public sector bank officers, there is almost perfect positive association between age and experience.
16. In case of public sector bank officers, there is a strong positive association between work and supervision, work and job satisfaction, supervision and co-workers, supervision and job satisfaction, personal life and family life, personal life and social life, and family life and social life. On the other hand, in case of private sector bank officers, there is a strong positive association between age and experience, work and co-workers, work and job satisfaction, supervision and co-workers, co-workers and job satisfaction, personal life and family life, and personal life and social life. In case of public sector bank non-officers, there is a strong positive association between age and experience, work and promotion, work and supervision, supervision and co-workers, personal life and family life, personal life and social life, and family life and social life. But in case of private sector bank non-officers, there is a strong positive association between age and experience, work and supervision, work and job satisfaction, supervision and co-workers, supervision and personal life, supervision and social life, co-workers and family life, personal life and family life, and personal life and social life.
17. In case of private sector bank non-officers, there is a strong negative association between age and promotion.
18. In case of public sector bank officers, there is a moderate positive association between age and salary, age and propensity to quit the job, experience and salary, experience and propensity to quit the job, work and promotion, work

and co-workers, work and personal life, work and family life, work and social life, work and job involvement, work and propensity to quit the job, promotion and supervision, promotion and job satisfaction, supervision and job involvement, supervision and propensity to quit the job, co-workers and job satisfaction, co-workers and job involvement, personal life and job involvement, family life and job satisfaction, family life and job involvement, social life and job satisfaction, social life and job involvement, job satisfaction and job involvement, job satisfaction and propensity to quit the job, and job involvement and propensity to quit the job. On the other hand, in case of private sector bank officers, there is a moderate positive association between age and salary, experience and salary, working hours and salary, work and promotion, work and supervision, work and job involvement, promotion and supervision, promotion and co-workers, promotion and job satisfaction, supervision and job satisfaction, co-workers and job involvement, family life and social life, and job satisfaction and job involvement. In case of public sector bank non-officers, there is a moderate positive association between age and salary, work and co-workers, work and job satisfaction, promotion and supervision, promotion and co-workers, promotion and personal life, promotion and family life, promotion and social life, supervision and personal life, supervision and social life, supervision and job satisfaction, supervision and propensity to quit the job, co-workers and personal life, coworkers and family life, co-workers and social life, co-workers and job involvement, co-workers and propensity to quit the job, and job satisfaction and job involvement. But in case of private sector bank non-officers, there is a moderate positive association between age and salary, experience and salary, work and co-workers, work and job involvement, promotion and supervision, supervision and family life, supervision and job satisfaction, supervision and propensity to quit the job, co-workers and personal life, co-workers and social life, co-workers and propensity to quit the job, family life and social life, and job satisfaction and job involvement.

19. In case of public sector bank officers, there is a moderate negative association between working hours and job stress. In case of public sector bank non-

officers, there is a moderate negative association between age and promotion. But in case of private sector bank non-officers, there is a moderate negative association between age and work, experience and promotion, and salary and family life.

20. In case of public sector bank officers, there is a weak positive association between age and working hours, age and work, age and supervision, age and co-workers, age and personal life, age and family life, experience and working hours, experience and work, experience and personal life, experience and family life, experience and job involvement, salary and work, salary and supervision, salary and co-workers, salary and personal life, salary and job satisfaction, salary and job involvement, salary and propensity to quit the job, work and job stress, promotion and co-workers, promotion and personal life, promotion and social life, promotion and job involvement, promotion and propensity to quit the job, supervision and personal life, supervision and family life, supervision and social life, supervision and job stress, co-workers and personal life, co-workers and family life, co-workers and social life, co-workers and job stress, co-workers and propensity to quit the job, personal life and job satisfaction, personal life and propensity to quit the job, family life and job stress, family life and propensity to quit the job, social life and job stress, social life and propensity to quit the job, job satisfaction and job stress, and job stress and propensity to quit the job. On the other hand, in case of private sector bank officers, there is a weak positive association between age and working hours, experience and promotion, experience and job involvement, working hours and supervision, salary and work, salary and promotion, salary and co-workers, salary and job satisfaction, salary and job involvement, work and personal life, work and social life, work and job stress, work and propensity to quit the job, promotion and personal life, promotion and family life, promotion and social life, promotion and job involvement, supervision and personal life, supervision and job involvement, co-workers and personal life, co-workers and social life, personal life and job satisfaction, personal life and job involvement, personal life and job stress, personal life and propensity to quit the job, family life and job involvement, social life and job satisfaction,

social life and job stress, social life and propensity to quit the job, job satisfaction and job stress, job satisfaction and propensity to quit the job, job involvement and job stress and job stress and propensity to quit the job. In case of public sector bank non-officers, there is a weak positive association between age and job stress, experience and salary, experience and job stress, working hours and job involvement, salary and social life, work and personal life, work and family life, work and social life, work and job involvement, work and propensity to quit the job, promotion and job satisfaction, promotion and job involvement, promotion and propensity to quit the job, supervision and family life, supervision and job involvement, supervision and job stress, co-workers and job satisfaction, co-workers and job stress, family life and propensity to quit the job, social life and job involvement, social life and propensity to quit the job, job satisfaction and job stress, job satisfaction and propensity to quit the job, job involvement and propensity to quit the job, and job stress and propensity to quit the job. But in case of private sector bank non-officers, there is a weak positive association between working hours and co-workers, working hours and job involvement, salary and supervision, salary and social life, salary and propensity to quit the job, work and promotion, work and personal life, work and family life, work and social life, work and propensity to quit the job, promotion and co-workers, promotion and personal life, promotion and family life, promotion and social life, promotion and job satisfaction, promotion and propensity to quit the job, supervision and job involvement, supervision and job stress, co-workers and job satisfaction, co-workers and job involvement, co-workers and job stress, personal life and job satisfaction, family life and job satisfaction, family life and job stress, family life and propensity to quit the job, social life and job satisfaction, social life and propensity to quit the job, job satisfaction and job stress, and job involvement and propensity to quit the job.

21. In case of public sector bank officers, there is a weak negative association between age and promotion, age and job stress, experience and promotion, experience and job stress, working hours and work, working hours and promotion, working hours and supervision, working hours and co-workers,

working hours and personal life, working hours and family life, working hours and social life, and working hours and job satisfaction. On the other hand, in case of private sector bank officers, there is a weak negative association between working hours and work, working hours and job satisfaction, and working hours and job stress. In case of public sector bank non-officers, there is a weak negative association between age and work, age and supervision, age and co-workers, age and personal life, age and family life, age and job involvement, age and propensity to quit the job, experience and personal life, experience and family life, experience and social life, working hours and work, working hours and promotion, working hours and supervision, working hours and personal life, working hours and social life, working hours and job satisfaction, salary and co-workers, salary and personal life, salary and family life, salary and job involvement, salary and job stress, personal life and job stress, and social life and job stress. But in case of private sector bank non-officers, there is a weak negative association between age and supervision, age and co-workers, age and family life, age and job satisfaction, age and job involvement, age and propensity to quit the job, experience and work, experience and supervision, experience and co-workers, experience and personal life, experience and family life, experience and social life, experience and propensity to quit the job, working hours and work, working hours and supervision, working hours and personal life, salary and work, salary and promotion, salary and job involvement, salary and job stress, and personal life and job involvement.

22. In case of public sector bank officers, there is a very weak positive association between age and social life, age and job satisfaction, age and job involvement, experience and supervision, experience and co-workers, experience and social life, experience and job satisfaction, working hours and propensity to quit the job, salary and promotion, salary and family life, salary and social life, promotion and family life, promotion and job stress, and personal life and job stress. On the other hand, in case of private sector bank officers, there is a very weak positive association between age and work, age and promotion, age and family life, age and job involvement, age and job stress, experience and

working hours, experience and work, experience and family life, working hours and family life, working hours and social life, salary and supervision, salary and personal life, salary and family life, salary and social life, salary and propensity to quit the job, work and family life, promotion and job stress, promotion and propensity to quit the job, supervision and family life, supervision and social life, supervision and job stress, supervision and propensity to quit the job, co-workers and family life, family life and job satisfaction, social life and job involvement, and job involvement and propensity to quit the job. In case of public sector bank non-officers, there is a very weak positive association between age and working hours, experience and supervision, experience and job satisfaction, working hours and job stress, work and job stress, personal life and propensity to quit the job, family life and job satisfaction, family life and job involvement, family life and job stress, social life and job satisfaction and job involvement and job stress. But in case of private sector bank non-officers, there is a very weak positive association between age and job stress, experience and job stress, working hours and family life, work and job stress, promotion and job involvement, personal life and job stress, personal life and propensity to quit the job, and job stress and propensity to quit the job.

23. In case of public sector bank officers, there is a very weak negative association between working hours and salary, working hours and job involvement, salary and job stress, and job involvement and job stress. On the other hand, in case of private sector bank officers, there is a very weak negative association between age and supervision, age and co-workers, age and personal life, age and social life, age and job satisfaction, age and propensity to quit the job, experience and supervision, experience and co-workers, experience and personal life, experience and social life, experience and job satisfaction, experience and propensity to quit the job, working hours and promotion, working hours and co-workers, working hours and personal life, working hours and job involvement, working hours and propensity to quit the job, salary and job stress, co-workers and job stress, and family life and propensity to quit the job. In case of public sector bank non-officers, there is a very weak

negative association between age and social life, age and job satisfaction, experience and working hours, experience and work, experience and promotion, experience and co-workers, experience and job involvement, experience and propensity to quit the job, working hours and salary, working hours and co-workers, working hours and family life, working hours and propensity to quit the job, salary and work, salary and promotion, salary and supervision, salary and propensity to quit the job, promotion and job stress, personal life and job satisfaction, and personal life and job involvement. But in case of private sector bank non-officers, there is a very weak negative association between age and working hours, age and personal life, age and social life, experience and working hours, experience and job satisfaction, experience and job involvement, working hours and salary, working hours and promotion, working hours and social life, working hours and job satisfaction, working hours and job stress, working hours and propensity to quit the job, salary and co-workers, salary and job satisfaction, promotion and job stress, social life and job involvement, and social life and job stress.

24. In case of private sector bank officers, there is no association between experience and job stress, co-workers and propensity to quit the job, and family life and job stress. In case of public sector bank non-officers, there is no association between salary and job satisfaction. But in case of private sector bank non-officers, there is no association between salary and personal life, family life and job involvement, and job satisfaction and propensity to quit the job.
25. In case of public sector bank officers, step-wise regression revealed that among the independent variables such as sex, work, promotion and family life, variation in sex has the highest positive impact on job satisfaction (i. e. dependent variable). On the other hand, in case of private sector bank officers, step-wise regression revealed that among the independent variables such as age, experience, work and job involvement, variation in age has the highest negative impact, and work and job involvement have the higher positive impact on job satisfaction (i. e. dependent variable). In case of public sector

bank non-officers, step-wise regression revealed that among the independent variables such as education, experience, work, supervision, co-workers, job involvement and job stress, variation in education and job stress score have the higher positive impact on job satisfaction (i. e. dependent variable). But, in case of private sector bank non-officers, step-wise regression revealed that among the independent variables such as work, promotion, co-workers, family life and job involvement, variation in happiness score of family life has the highest positive impact on job satisfaction (i. e. dependent variable).

26. In case of public sector bank officers, step-wise regression revealed that among the independent variables such as age, co-workers, family life, job stress and propensity to quit the job, variation in happiness score of family life and propensity to quit the job score have the higher positive impact on job involvement (i. e. dependent variable). On the other hand, in case of private sector bank officers, step-wise regression revealed that among the independent variables such as sex and job satisfaction, variation in sex has the highest negative impact on job involvement (i. e. dependent variable). In case of public sector bank non-officers, step-wise regression revealed that among the independent variables such as co-workers and job satisfaction, variation in job satisfaction score has the highest positive impact on job involvement (i. e. dependent variable). But, in case of private sector bank non-officers, step-wise regression revealed that among the independent variables such as marital status, co-workers, family life, social life, job satisfaction and propensity to quit the job, variation in marital status has the highest positive impact on job involvement (i. e. dependent variable).

27. In case of public sector bank officers, step-wise regression revealed that among the independent variables such as working hours and co-workers, variation in working hours score has the highest negative impact on job stress (i. e. dependent variable). On the other hand, in case of private sector bank officers, step-wise regression revealed that among the independent variables such as work, co-workers and propensity to quit the job, variation in propensity to quit the job score has the highest positive impact on job stress (i.

e. dependent variable). In case of public sector bank non-officers, step-wise regression revealed that among the independent variables such as sex, education, experience, salary, promotion, supervision, co-workers, family life, job satisfaction, variation in sex has the highest positive impact on job stress (i. e. dependent variable). But, in case of private sector bank non-officers, step-wise regression revealed that among the independent variables such as sex, education, supervision, family life and propensity to quit the job, variation in sex has the highest positive impact on job stress (i. e. dependent variable).

28. In case of public sector bank officers, step-wise regression revealed that among the independent variables such as job involvement and job stress, variation in job stress score has the highest positive impact on propensity to quit the job (i. e. dependent variable). On the other hand, in case of private sector bank officers, step-wise regression revealed that among the independent variables such as family life and job stress, variation in job stress score has the highest positive impact on propensity to quit the job (i. e. dependent variable). In case of public sector bank non-officers, step-wise regression revealed that among the independent variables such as sex, marital status, education, promotion, supervision and personal life, variation in marital status has the highest negative impact on propensity to quit the job (i. e. dependent variable). But, in case of private sector bank non-officers, step-wise regression revealed that among the independent variables such as marital status, experience, supervision, personal life, family life, social life, job involvement and job stress, variation in marital status has the highest negative impact on propensity to quit the job (i. e. dependent variable).

29. Factor analysis revealed that the feelings about the present job of the public sector bank officers are unpleasant, enjoyable, boring, satisfied for the time being, and like a hobby. On the other hand, the feelings about the present job of the private sector bank officers are unpleasant, enjoyable, enthusiastic, annoying and satisfying. Besides, the feelings about the present job of the public sector bank non-officers are unpleasant, satisfying, disappointing, boring, uninteresting and like a hobby. But, the feelings about the present job

of the private sector bank officers are boring, enjoyable, unpleasant, disappointing and like a hobby.

30. The reasons for liking the job, on the basis of the rank as perceived by the public sector bank officers are social recognition, financial independence, opportunity to contribute to the nation, nature of work, bright future, secured job, absence of alternative job, enjoyment, expected salary & allowances, favourable working environment, pension & loan facilities, good relationship with boss & colleagues, innovative management, reputation of the bank, government job, recognition for good work, freedom at work, related to educational background, according to competence and for experience. On the other hand, according to the private sector bank officers the reasons for liking the job, by the rank include expected salary & allowances, favourable working environment, social recognition, bright future, nature of work, secured job, reputation of the bank, good relationship with boss & colleagues, financial independence, absence of alternative job, enjoyment, opportunity to contribute to the nation, innovative management, experience, related to educational background, freedom at work and according to competence. The reasons of liking the job, on the basis of the rank as perceived by the public sector bank non-officers incorporate financial independence, pension & loan facilities, opportunity to contribute to the nation, expected salary & allowances, social recognition, absence of alternative job, nature of work, enjoyment, according to competence, favourable working environment, secured job, bright future, freedom at work and related to educational background. But, according to the private sector bank non-officers the reasons of liking the job, by the rank, are favourable working environment, social recognition, expected salary & allowances, related to educational background, absence of alternative job, secured job, good relationship with boss & colleagues, bright future, freedom at work, reputation of the bank and opportunity to contribute to the nation.

31. The common job-related problems, on the basis of the rank as perceived by the public sector bank officers are poor salary & allowances, delay & scarcity of promotion, corruption & nepotism in management, excessive pressure of

work, nature of job, lack of favourable working environment, harassment transfer, manual and backdated banking, unethical interference of CBA leaders, lack of proper evaluation of the employees, indecision of top management, misbehaviour & non cooperation of the boss, inequality in distributing responsibilities, political pressure, dishonesty and irresponsibility of the employees, no recognition for good & creative work, clients' misbehaviour, lack of harmonious relationship among the employees, lack of chain of command, no relation of work with education & training, corruption & complexity in sanctioning loan, lack of dynamism, lack of proper training and difference in interest rate of public & private banks. On the other hand, according to the private sector bank officers the common job-related problems, by the rank involve excessive pressure of work, nature of job, poor salary & allowances, delay & scarcity of promotion, corruption & nepotism in management, lack of harmonious relationship among the employees, unsecured job, clients' misbehaviour, manual and backdated banking, lack of favourable working environment, corruption & complexity in sanctioning loan, flattering, lack of dynamism, no recognition for good & creative work, lack of proper evaluation of the employees, harassment transfer, dishonesty and irresponsibility of the employees, misbehaviour & non cooperation of the boss, lack of proper training, lack of motivation, inequality in distributing responsibilities and indecision of top management. The common job-related problems, by the rank as perceived by the public sector bank non-officers include delay & scarcity of promotion, poor salary & allowances, excessive pressure of work, corruption & nepotism in management, nature of job, misbehaviour & non cooperation of the boss, manual and backdated banking, no recognition for good & creative work, harassment transfer, inequality in distributing responsibilities, lack of dynamism, lack of proper evaluation of the employees, lack of harmonious relationship among the employees, political pressure and clients' misbehaviour. But, the common job-related problems on the basis of the rank as perceived by the private sector bank non-officers are nature of job, poor salary & allowances, excessive pressure of work, delay & scarcity of promotion, lack of harmonious relationship among the employees, manual and backdated banking, unsecured job, corruption &

nepotism in management, lack of proper evaluation of the employees, no recognition for good & creative work, harassment transfer and clients' misbehaviour.

32. The suggestions, by the rank given by the public sector bank officers to solve the problems faced by them in their job are upgrade salary & allowances, fair, regular & performance based promotion, ensuring effective & corruption free administration and congenial environment, recruiting smart, efficient & knowledgeable employees, quick modernization & automation of all branches, giving work on the basis of their acquired training & education, providing proper training of the employees, giving reward for good & creative work, removing harassment transfer, being honest & responsible on the part of employees, removing political pressure, ensuring good boss, providing allowance for overtime, removing corruption & complexity in sanctioning loan, rapid decision for problem solution, banning trade union activities, ensuring accountability of the employees, introducing consultative management, providing transportation, providing residential facility, fixing time, ensuring proper manpower planning, fixing up same interest rate of public & private banks, offering job rotation and implementation of different motivational factors. On the other hand, the suggestions, on the basis of the rank given by the private sector bank officers to deal with the problems faced by them in their job include upgrade salary & other allowances, ensuring effective & corruption free administration, being honest & responsible on the part of employees, ensuring congenial environment, recruiting smart, efficient & knowledgeable employees, ensuring good boss, providing proper training of the employees, quick modernization & automation of all branches, fixing time, fair, regular & performance based promotion, ensuring proper manpower planning, ensuring accountability of the employees, introducing consultative management, implementation of different motivational factors, providing transportation, giving reward for good & creative work, removing corruption & complexity in sanctioning loan, rapid decision for problem solution, removing harassment transfer, reducing risk, providing allowance for overtime, ensuring job security, increasing pension & gratuity, giving work on

the basis of their acquired training & education, fixing up same interest rate of public & private banks, offering job rotation and maintaining chain of command. According to the public sector bank non-officers the suggestions, by the rank to solve the problems faced by them in their job involve upgrade salary & allowances, fair, regular & performance based promotion, ensuring effective & corruption free administration, quick modernization & automation of all branches, recruiting smart, efficient & knowledgeable employees, being honest & responsible on the part of employees, giving work on the basis of training & education, reward for good & creative work, ensuring congenial environment, providing allowance for overtime, removing harassment transfer, ensuring accountability of the employees, implementation of different motivational factors, providing proper training of the employees, removing political pressure, rapid decision for problem solution, offering job rotation, fixing time, providing residential facility and ensuring good boss. But, according to the private sector bank non-officers the suggestions, on the basis of the rank to solve the problems faced by them in their job are ensuring effective & corruption free administration, upgrade salary & allowances, fair, regular & performance based promotion, being honest & responsible on the part of employees, ensuring accountability of the employees, introducing consultative management, fixing time, recruiting smart, efficient & knowledgeable employees, providing proper training of the employees, quick modernization & automation of all branches, ensuring job security, removing corruption & complexity in sanctioning loan, fixing up same interest rate of public & private banks, reducing risk and ensuring good boss.

5.2 Limitations

Due to budget, time and other organizational constraints, the study has the following limitations:

1. Though job satisfaction of the employees of the banks is influenced by various multidimensional factors, few factors relating to job satisfaction have been considered in the study. It would be better if all the factors could be taken in the study.
2. The study includes 50% of the total commercial banks as the sample to be investigated and the sample size consists of only 385 respondents from both public and private sector banks. It would be better if the sample could be collected from 100% of the banks and sample size could be large.
3. The sample has been collected from three divisions (Dhaka, Chittagong and Rajshahi) of the country. It would be better if sample could be collected from all the divisions of the country. Though the data were collected from three divisions of the country, most of the respondents were from Dhaka division, especially from Dhaka city. Because of budgetary limitation and unequal number of branches of the divisions of the banks it was not possible to allocate the respondents on the basis of division equally.
4. The data were collected immediately after the conversion of nationalized commercial banks into public limited company (from 15th November 2007). During that time the employees didn't have any clear idea regarding facilities and obligations of public limited company. This ambiguity might confuse the respondents of the public sector banks in their responses regarding various factors of job satisfaction or dissatisfaction.
5. The data were collected during July'08 – December'08 which was an unusual and irregular period of non-political party caretaker government. This period might influence the response of the respondents.

5.3 Scope for Further Research

Further study can be undertaken in the following areas:

1. **A comprehensive study on Flexible Working Hours (FWH) should be done for the bank employees as they are very dissatisfied with their working hours.**
2. **It would be a meaningful study to compare the job satisfaction between the employees of local private sector commercial banks and foreign commercial banks in Bangladesh.**
3. **There can be a comparative study on job satisfaction between the employees of Conventional banks and Islamic banks.**
4. **A study should be conducted on job satisfaction between the bank employees working in the branches of rural and urban areas.**
5. **A comparative study can be carried out on job satisfaction and performance of the public sector bank employees during the pre and post period of public limited company.**

5.4 Conclusions

Based on the findings of the study the following conclusions may be drawn:

1. Public and private sector bank officers and non-officers have the same average score of job satisfaction, job involvement, job stress, job descriptive index (JDI)-work, supervision, co-workers and social life.
2. The average score of propensity to quit the job of public sector bank officers is higher than that of private sector bank officers. But public and private sector bank non-officers have the same average of propensity to quit the job score.
3. Public and private sector bank officers have the same average score of happiness of personal life and family life. On the other hand, the average happiness score of personal life and family life of private sector bank non-officers is higher than that of public sector bank non-officers.
4. There is no joint effect of type of ownership of the banks and job-status of the employees on job satisfaction, job involvement, job stress and propensity to quit the job.
5. The average job satisfaction score of officers of public and private sector banks is higher than that of non-officers of public and private sector banks.
6. Officers of public and private sector banks and non-officers of public and private sector banks have the same average score of job involvement, job stress.
7. The average score of propensity to quit the job of non-officers of public and private sector banks is higher than that of officers of public and private sector banks.

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3. Public and private sector bank officers have the same average score of happiness of personal life and family life. On the other hand, the average happiness score of personal life and family life of private sector bank non-officers is higher than that of public sector bank non-officers.
4. There is no joint effect of type of ownership of the banks and job-status of the employees on job satisfaction, job involvement, job stress and propensity to quit the job.
5. The average job satisfaction score of officers of public and private sector banks is higher than that of non-officers of public and private sector banks.
6. Officers of public and private sector banks and non-officers of public and private sector banks have the same average score of job involvement, job stress.
7. The average score of propensity to quit the job of non-officers of public and private sector banks is higher than that of officers of public and private sector banks.

8. There is no association with sex of the employees of public and private sector banks. On the other hand, there is an association between job-status, marital status and educational qualification of the employees of public and private sector banks.
9. The average age and experience of public sector bank officers and non-officers are higher than that of private sector bank officers and non-officers. On the other hand, the average working hours and salary with allowances of private sector bank officers and non-officers are higher than that of public sector bank officers and non-officers.
10. In case of public sector bank officers, there is almost perfect positive association between age and experience.
11. In case of public sector bank officers, there is a strong positive association between work and supervision, work and job satisfaction, supervision and co-workers, supervision and job satisfaction, personal life and family life, personal life and social life, and family life and social life. On the other hand, in case of private sector bank officers, there is a strong positive association between age and experience, work and co-workers, work and job satisfaction, supervision and co-workers, co-workers and job satisfaction, personal life and family life, and personal life and social life. In case of public sector bank non-officers, there is a strong positive association between age and experience, work and promotion, work and supervision, supervision and co-workers, personal life and family life, personal life and social life, and family life and social life. But in case of private sector bank non-officers, there is a strong positive association between age and experience, work and supervision, work and job satisfaction, supervision and co-workers, supervision and personal life, supervision and social life, co-workers and family life, personal life and family life, and personal life and social life.

12. In case of private sector bank non-officers, there is a strong negative association between age and promotion.

13. In case of public sector bank officers, there is a moderate positive association between age and salary, age and propensity to quit the job, experience and salary, experience and propensity to quit the job, work and promotion, work and co-workers, work and personal life, work and family life, work and social life, work and job involvement, work and propensity to quit the job, promotion and supervision, promotion and job satisfaction, supervision and job involvement, supervision and propensity to quit the job, co-workers and job satisfaction, co-workers and job involvement, personal life and job involvement, family life and job satisfaction, family life and job involvement, social life and job satisfaction, social life and job involvement, job satisfaction and job involvement, job satisfaction and propensity to quit the job, and job involvement and propensity to quit the job. On the other hand, in case of private sector bank officers, there is a moderate positive association between age and salary, experience and salary, working hours and salary, work and promotion, work and supervision, work and job involvement, promotion and supervision, promotion and co-workers, promotion and job satisfaction, supervision and job satisfaction, co-workers and job involvement, family life and social life, and job satisfaction and job involvement. In case of public sector bank non-officers, there is a moderate positive association between age and salary, work and co-workers, work and job satisfaction, promotion and supervision, promotion and co-workers, promotion and personal life, promotion and family life, promotion and social life, supervision and personal life, supervision and social life, supervision and job satisfaction, supervision and propensity to quit the job, co-workers and personal life, coworkers and family life, co-workers and social life, co-workers and job involvement, co-workers and propensity to quit the job, and job satisfaction and job involvement. But in case of private sector bank non-officers, there is a moderate positive association between age and salary, experience and salary, work and co-workers, work and job involvement, promotion and supervision,

supervision and family life, supervision and job satisfaction, supervision and propensity to quit the job, co-workers and personal life, co-workers and social life, co-workers and propensity to quit the job, family life and social life, and job satisfaction and job involvement.

14. In case of public sector bank officers, there is a moderate negative association between working hours and job stress. In case of public sector bank non-officers, there is a moderate negative association between age and promotion. But in case of private sector bank non-officers, there is a moderate negative association between age and work, experience and promotion, and salary and family life.
15. In case of public sector bank officers, step-wise regression reveals that variation in sex has the highest positive impact on job satisfaction. On the other hand, in case of private sector bank officers, variation in age has the highest negative impact, and work and job involvement have the higher positive impact on job satisfaction. In case of public sector bank non-officers, variation in education and job stress score have the higher positive impact on job satisfaction. But in case of private sector bank non-officers, variation in happiness score of family life has the highest positive impact on job satisfaction.
16. In case of public sector bank officers, step-wise regression reveals that variation in happiness score of family life and propensity to quit the job score have the higher positive impact on job involvement. On the other hand, in case of private sector bank officers, variation in sex has the highest negative impact on job involvement. In case of public sector bank non-officers, variation in job satisfaction score has the highest positive impact on job involvement. But, in case of private sector bank non-officers, variation in marital status has the highest positive impact on job involvement.

17. In case of public sector bank officers, step-wise regression reveals that variation in working hours score has the highest negative impact on job stress. On the other hand, in case of private sector bank officers, variation in propensity to quit the job score has the highest positive impact on job stress. In case of public sector bank non-officers, variation in sex has the highest positive impact on job stress. But in case of private sector bank non-officers, variation in sex has the highest positive impact on job stress.
18. In case of public sector bank officers, step-wise regression reveals that variation in job stress score has the highest positive impact on propensity to quit the job. On the other hand, in case of private sector bank officers, variation in job stress score has the highest positive impact on propensity to quit the job. In case of public sector bank non-officers, variation in marital status has the highest negative impact on propensity to quit the job. But, in case of private sector bank non-officers, variation in marital status has the highest negative impact on propensity to quit the job.
19. Factor analysis reveals that the feelings about the present job of the public sector bank officers are unpleasant, enjoyable, boring, satisfied for the time being, and like a hobby. On the other hand, the feelings about the present job of the private sector bank officers are unpleasant, enjoyable, enthusiastic, annoying and satisfying. The feelings about the present job of the public sector bank non-officers are unpleasant, satisfying, disappointing, boring, uninteresting and like a hobby. But, according to the private sector bank officers the feelings about the present job are boring, enjoyable, unpleasant, disappointing and like a hobby.
20. The top five ranked reasons for liking the job as perceived by the public sector bank officers are social recognition, financial independence, opportunity to contribute to the nation, nature of work, bright future. On the other hand, according to the private sector bank officers the top five ranked reasons for liking the job are expected salary & allowances, favourable working

environment, social recognition, bright future, nature of work. The top five ranked reasons for liking the job as perceived by the public sector bank non-officers involve financial independence, pension & loan facilities, opportunity to contribute to the nation, expected salary & allowances, social recognition. But, the top five ranked reasons for liking the job as perceived by the private sector bank non-officers are favourable working environment, social recognition, expected salary & allowances, related to educational background, and absence of alternative job.

21. The common top five ranked job-related problems as perceived by the public sector bank officers are poor salary & allowances, delay & scarcity of promotion, corruption & nepotism in management, excessive pressure of work, nature of job. On the other hand, the common top five ranked job-related problems as perceived by the private sector bank officers include excessive pressure of work, nature of job, poor salary & allowances, delay & scarcity of promotion, corruption & nepotism in management. The common top five ranked job-related problems as perceived by the public sector bank non-officers involve delay & scarcity of promotion, poor salary & allowances, excessive pressure of work, corruption & nepotism in management, nature of job. But, according to the private sector bank non-officers the common top five ranked job-related problems are nature of job, poor salary & allowances, excessive pressure of work, delay & scarcity of promotion, and lack of harmonious relationship among the employees.

22. The top five ranked suggestions given by the public sector bank officers to solve the problems faced by them in their job are upgrade salary & allowances, fair, regular & performance based promotion, ensuring effective & corruption free administration, ensuring congenial environment, recruiting smart, efficient & knowledgeable employees. On the other hand, the top five ranked suggestions given by the private sector bank officers to solve the problems faced by them in their job are upgrade salary & allowances, ensuring effective & corruption free administration, being honest & responsible on the

part of employees, ensuring congenial environment, recruiting smart, efficient & knowledgeable employees. The top five ranked suggestions given by the public sector bank non-officers to solve the problems faced by them in their job are upgrade salary & allowances, fair, regular & performance based promotion, ensuring effective & corruption free administration, quick modernization & automation of all branches, recruiting smart, efficient & knowledgeable employees. But, the top five ranked suggestions given by the private sector bank non-officers to solve the problems faced by them in their job are ensuring effective & corruption free administration, upgrade salary & allowances, fair, regular & performance based promotion, being honest & responsible on the part of employees, and ensuring accountability of the employees.

23. Job related variables play a more significant role in enhancing job satisfaction of the employees than personal variables.
24. The study partially replicated the Herzberg's two-factor model of motivation.
25. Banking job is usually perceived more stressful than other professions.
26. Especially public sector officers of the commercial banks in Bangladesh are suffering from much external interference and pressure, mainly political pressure in performing their duties.

5.5 Recommendations

In the light of the study, the researcher feels that the following measures should be undertaken to increase the overall job satisfaction of the employees as well as performance of the commercial banks in Bangladesh:

1. Since the average salary and allowances of public sector bank officers and non-officers are lower than that of private sector bank officers and non-officers, poor salary has been a main problem to public sector respondents, and, furthermore, the average score of propensity to quit the job of public sector officers is higher than that of private sector bank officers, it is strongly recommended to revise and upgrade the salary structure of the public sector bank officers and non-officers.
2. As bank job is much stressful and the employees of both public and private sector are overloaded with responsibilities and there is a strong positive association between work and job satisfaction, job stress and work load of the employees of both public and private sector should be reduced by recruiting more smart, competent and energetic employees, providing proper training, quick modernization and automation of all branches, and providing allowance for overtime.
3. Since, the job related variables play a more significant role in increasing job satisfaction of the employees than personal variables and variables outside the job, and these variables are under the control of the bank authority, the authority of both public and private sector bank should emphasize the job related variables to increase job satisfaction.
4. Since delay and scarcity of promotion is a considerable problem to both public and private sector bank employees and there is a moderate positive association between promotion and job satisfaction, to enhance job satisfaction of both officers and non-officers of public and private sector banks, the authority concerned should take necessary steps to ensure fair, regular and performance based promotion.

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In the light of the study, the researcher feels that the following measures should be undertaken to increase the overall job satisfaction of the employees as well as performance of the commercial banks in Bangladesh:

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4. Since delay and scarcity of promotion is a considerable problem to both public and private sector bank employees and there is a moderate positive association between promotion and job satisfaction, to enhance job satisfaction of both officers and non-officers of public and private sector banks, the authority concerned should take necessary steps to ensure fair, regular and performance based promotion.

5. As the level of job satisfaction of non-officers of public as well as private sector banks is lower and the average propensity to quit the job score is higher than that of officers, the authority of both sectors may take necessary measures as better financial and non-financial techniques, as motivational tool, to boost up their job satisfaction level.
6. Since public sector bank officers are suffering much from external interference and pressure like political pressure in performing their duties, the bank authority may develop and follow necessary strategies to let them perform their duties smoothly.
7. As unethical interference of CBA leaders has been identified as one of the problems by the public sector bank officers, the bank should strictly follow the existing rules and regulations regarding the problem to control unethical activities of CBA leaders. If necessary, the government can initiate new rules and regulations in this regard. Furthermore, decision and willpower of political party in power can play a vital role to solve the problem.
8. The study discloses that among the private sector bank officers and non-officers, job insecurity is a serious problem which reduces productivity of the employees and results in job dissatisfaction and a sort of attitudes towards propensity to quit the job. In this regard, the authority may take necessary steps to reduce their anxiety regarding job insecurity.
9. As harassment transfer causes dissatisfaction among officers and non-officers of public sector bank employees, it should be minimized by formulating and implementing proper guideline regarding transfer. In addition, extra allowance policy can be a better incentive for the transfer of employees to the remote areas.
10. Corruption and nepotism in management have been identified as significant problems by both officers and non-officers of the public as well as private sector bank. Such realities must be considered to increase job satisfaction of

the employees and performance of bank. In this regard, proper exercising of the established rules and principles regarding banking operations may ensure effective and corruption free administration.

11. Misbehaviour and non cooperation of boss have been identified as vital reasons for job dissatisfaction of both public and private sector bank employees. Efficient and well behaving boss can be a worth considering factor for the betterment of the bank. In this regard, managerial job related training can be arranged.
12. Promotion, demotion, transfer, assigning special responsibility, and so on may be maintained on the basis of employee evaluation. Furthermore, reward for achievement, good performance, and creativity can ensure better performance from employees.
13. Both public and private sector bank can follow democratic management by ensuring employee participation in decision-making and delegation of authority. Besides, responsibility and freedom at work should be ensured and determined to promote quality service.
14. Since lack of favourable working environment has been perceived as a problem by the officers of both public and private sector, necessary steps should be taken to ensure a congenial working environment in public as well as private sector bank.
15. To get maximum output from the employees of both public and private sector banks, responsibility should be distributed on the basis of their acquired training and education.
16. The study reveals that working hours of bank job is very lengthy. Both officers and non-officers of public and private sector banks suggest that their working time should be fixed. A comprehensive study may be conducted on Flexible Working Hours (FWH). If the study recommends positively regarding Flexible Working Hours (FWH), both public and private sector may follow it to fix convenient working hours.

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ব্যবস্থা ও আর্থিক প্রতিষ্ঠানসমূহের কার্যাবলী ২০০৭-২০০৮, অর্থ বিভাগ, অর্থ মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, ২০০৮।

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<http://www.abbank.com.bd>

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<http://www.cbl-hd.com>

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<http://www.standardchartered.com/bd>

<http://www.thecitybank.com.bd>

<http://www.uttarabank-bd.com>

<http://en.wikipedia.org/wiki/>

APPENDICES

APPENDICES

Appendix – A: Basic Information of the Selected Banks*

Name of the selected banks	Number of sampled employees of the selected banks			Total employees and branches of the selected banks as on 30 th June* 2008			
	Officer	Non-officer	Total	Officer	Non-officer	Total employees	Total Branches
Public sector banks:							
Sonali Bank Limited	58	53	111	11505	10676	22181	1181
Janata Bank Limited	34	32	66	6838	6396	13234	848
Total	=92	=85	=177	=18343	=17072	=35415	—
Private sector banks:							
The City Bank Limited	7	3	10	1405	588	1993	83
Islami Bank Bangladesh Limited	40	8	48	8108	1513	9621	196
Shahjalal Islami Bank Limited	3	1	4	606	154	760	26
National Credit & Commerce Bank Limited	5	1	6	1050	300	1350	54
IFIC Bank Limited	7	3	10	1458	612	2070	70
Social Islami Bank Limited	3	1	4	604	76	680	24
National Bank Limited	10	3	13	1962	602	2564	101
Standard Bank Limited	3	1	4	490	165	655	31
Southeast Bank Limited	5	0	5	1041	152	1193	43
United Commercial Bank Limited	7	4	11	1474	786	2260	84
Uttara Bank Limited	12	6	18	2372	1304	3676	207
Prime Bank Limited	8	0	8	1544	21	1565	65
Eastern Bank Limited	3	0	3	667	63	730	30
The Hong Kong and Shanghai Banking Corporation Limited	5	0	5	84**	840***	924	8
Standard Chartered Bank	6	0	6	1250	5	1255	27
BRAC Bank Limited	18	14	32	3584	2602	6186	46
AB Bank Limited	8	1	9	1595	205	1800	71
Dutch-Bangla Bank Limited	4	0	4	898	—	898	49
One Bank Limited	4	0	4	777	73	850	35
Bank Asia Limited	4	0	4	703	17	720	32
Total	=162	=46	=208	=32512	=9238	=41750	—
Grand Total	=254	=131	=385	=50855	=26310	=77165	—

* স্মারক ও আর্থিক প্রতিবেদনসমূহের কার্যকরী ২০০৭-২০০৮, ৮^ম বিজ্ঞপ্তি, ৮^ম স্বত্বাধিকার, স্বত্বাধিকারী ব্যাংকসমূহের তথ্য, ২০০৮।

** Higher level officers

*** Other officers & non-officers

Appendix – B: Questionnaire

Code # _____

Questionnaire

Research Topic: JOB SATISFACTION: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR COMMERCIAL BANK EMPLOYEES IN BANGLADESH

[N. B. We solicit your valuable cooperation in filling up this questionnaire. The questionnaire is for the sole purpose of conducting an academic research on Management Studies. The information will be used only for the research and the analysis will be based on aggregate information, no individual identity either of the employee or of the bank will be made.]

A: Personal Information of the Respondent

1. Type of ownership of the bank: Public sector =1, Private sector =2 ----
2. Status of the respondent: Officer =1, Non-officer =2 -----
3. Sex of the respondent: Male =1, Female =2 -----
4. Marital status of the respondent: Married =1, Unmarried =2, -----
5. Educational qualification of the respondent: O-S.S.C/Equivalent =1,
H.S.C/Equivalent =2, Degree =3, Masters/Above Masters =4 -----
6. Age of the respondent ----- Years
7. Experience in the present bank: ----- Years _____ Months
8. How many hours do you spend at your office every day? ----- Hours
9. Salary with allowances (house rent, medical allowance, transport allowance, etc.):
total amount in a month ----- Taka

B: Job Descriptive Index (JDI) -by Smith et. al., 1969

Instruction: This scale consists of the following items, describing 5 different aspects (work, pay, promotion, supervision and co-workers) of your job. Please read each items carefully and put "✓" beside an item (Yes / No / ?) with which you agree, or disagree, or about which you cannot decide.

SL.	Statements	Yes	No	?
	WORK			
1.	Fascinating	3	0	1
2.	Routine	0	3	1
3.	Satisfying	3	0	1
4.	Boring	0	3	1
5.	Good	3	0	1
6.	Creative	3	0	1
7.	Respected	3	0	1
8.	Hot	0	3	1
9.	Pleasant	3	0	1
10.	Useful	3	0	1
11.	Fatigue	0	3	1
12.	Healthful	3	0	1
13.	Challenging	3	0	1
14.	On your feet	0	3	1
15.	Frustrating	0	3	1
16.	Simple	3	0	1
17.	Endless	0	3	1
18.	Give sense of accomplishment	3	0	1

	PAY			
19.	Income adequate for normal expenses	3	0	1
20.	Satisfactory profit sharing	3	0	1
21.	Barely live on income	0	3	1
22.	Bad	0	3	1
23.	Income provide luxuries	3	0	1
24.	Insurance	3	0	1
25.	Less than deserve	0	3	1
26.	Highly paid	3	0	1
27.	Under paid	0	3	1
	PROMOTION			
28.	Good opportunity for advancement	3	0	1
29.	Opportunity somewhat limited	0	3	1
30.	Promotion on ability	3	0	1
31.	Dead-end job	0	3	1
32.	Good chance for promotion	3	0	1
33.	Unfair promotion policy	0	3	1
34.	Infrequent promotion	0	3	1
35.	Regular Promotion	3	0	1
36.	Fairly good chance for promotion	3	0	1
	SUPERVISION			
37.	Ask my advice	3	0	1
38.	Hard to please	0	3	1
39.	Impolite	0	3	1

40.	Praises good work	3	0	1
41.	Tactful	3	0	1
42.	influential	3	0	1
43.	Up-to-date	3	0	1
44.	Doesn't supervise enough	0	3	1
45.	Quick tempered	0	3	1
46.	Tells me where I stand	3	0	1
47.	Annoying	0	3	1
48.	Stubborn	0	3	1
49.	Knows well	3	0	1
50.	Bad	0	3	1
51.	Intelligent	3	0	1
52.	Leaves me on my own	3	0	1
53.	Lazy	0	3	1
54.	Around when needed	3	0	1
	CO-WORKERS			
55.	Stimulating	3	0	1
56.	Boring	0	3	1
57.	Slow	0	3	1
58.	Ambitious	3	0	1
59.	Stupid	0	3	1
60.	Responsible	3	0	1
61.	Fast	3	0	1
62.	Intelligent	3	0	1

63.	Easy to make enemies	0	3	1
64.	Talk too much	0	3	1
65.	Smart	3	0	1
66.	Lazy	0	3	1
67.	Unpleasant	0	3	1
68.	No privacy	0	3	1
69.	Active	3	0	1
70.	Narrow interests	0	3	1
71.	Loyal	3	0	1
72.	Hard to meet	0	3	1

C: Scale to Measure Happiness in Personal Life, Family Life and Social Life

Instructions: In the following table there are three statements regarding your 'personal life', 'family life', and 'social life'. These three statements are intimately related to job satisfaction. A scale is given against each of the statement given below. You are requested to indicate the degree of your agreement or disagreement with each statement by putting a tick (✓) mark in one of the 5 answer categories.

Items	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
1. I am very much happy in my personal life.	5	4	3	2	1
2. I am very much happy in my family life.	5	4	3	2	1
3. I am very much happy in my social life.	5	4	3	2	1

63.	Easy to make enemies	0	3	1
64.	Talk too much	0	3	1
65.	Smart	3	0	1
66.	Lazy	0	3	1
67.	Unpleasant	0	3	1
68.	No privacy	0	3	1
69.	Active	3	0	1
70.	Narrow interests	0	3	1
71.	Loyal	3	0	1
72.	Hard to meet	0	3	1

C: Scale to Measure Happiness in Personal Life, Family Life and Social Life

Instruction: In the following table there are three statements regarding your 'personal life', 'family life', and 'social life'. These three statements are intimately related to job satisfaction. A scale is given against each of the statement given below. You are requested to indicate the degree of your agreement or disagreement with each statement by putting a tick (✓) mark in one of the 5 answer categories.

Items	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
1. I am very much happy in my personal life.	5	4	3	2	1
2. I am very much happy in my family life.	5	4	3	2	1
3. I am very much happy in my social life.	5	4	3	2	1

D: Job Satisfaction Scale -by Brayfield-Rothie, 1951

Introduction: Some jobs are more interesting and satisfying than the others. We want to know how people feel about different jobs. This blank table contains eighteen statements about jobs. You are to cross the phases below each statement which best describe how you feel about your present job. These are no right or wrong answers. We should like your honest opinion on each one of the statements. Work out the sample item numbered (O).

O. There are some conditions concerning my job that could be improved.

Item	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
1. My job is like a hobby to me.	5	4	3	2	1
2. My job is usually interesting enough to keep me from getting bored.	5	4	3	2	1
3. It seems that my friends are more interested in their job.	1	2	3	4	5
4. I consider my job rather unpleasant.	1	2	3	4	5
5. I enjoy my work more than my leisure time.	5	4	3	2	1
6. I am often bored with my work.	1	2	3	4	5
7. I feel fairly well satisfied with my present job.	5	4	3	2	1
8. Most of the time I have to force myself to go to work.	1	2	3	4	5
9. I am satisfied with my job for the time being.	5	4	3	2	1
10. I feel that my job is no more interesting than others I could get.	1	2	3	4	5
11. I definitely dislike my work.	1	2	3	4	5
12. I feel that I am happier in my work than most other people.	5	4	3	2	1
13. Most days I am enthusiastic about my work.	5	4	3	2	1

14. Each day of work seems like it will never end.	1	2	3	4	5
15. I like my job better than the average worker does.	5	4	3	2	1
16. My job is pretty uninteresting.	1	2	3	4	5
17. I find real enjoyment in my work.	5	4	3	2	1
18. I am disappointed that I ever took this job.	1	2	3	4	5

E: Job Involvement Scale -by Lodhal and Kejner, 1965

Instruction: Below are a number of statements with which you may agree or disagree. Please indicate the degree of your agreement or disagreement with each statement by putting a tick (✓) mark in one of the 5 answer categories.

Statements	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
1. The major satisfactions in my life come from my work.	5	4	3	2	1
2. The most important things that happen to me involve my work.	5	4	3	2	1
3. I am really a perfectionist about my work.	5	4	3	2	1
4. I live, eat and breathe my work.	5	4	3	2	1
5. I am very much involved personally in my work.	5	4	3	2	1
6. Most things in my life are more important than work.	1	2	3	4	5

F: Scale to Measure Job Stress

Instruction: Job stress can be measured by the following scale. You are requested to indicate your perceived present job stress by giving tick mark (✓) in the appropriate point of the scale.

Heavy stress is felt	Enough stress is felt	Stress is felt in accordance with job	Somewhat stress is felt	No stress is felt at all
1	2	3	4	5

G: Scale to Measure Propensity to Quit the Job

Instruction: In the following scale there are five statements which may express your propensity to quit the present job. You are requested to choose one statement by giving tick mark (✓) in the appropriate point of the scale.

I intend to leave the job as soon as possible	I will leave if something better turns up	Undecided	I will leave only if an exceptional opportunity turns up	I want to do job with this bank until I retire
1	2	3	4	5

H: Open Ended Questionnaire

Instruction: Mention three significant answers to each question of the following:

1. Why do you like your present job?

1=

2=

3=

2. What problems do you face in the present job?

1=

2=

3=

3. What can be the suggestions to solve the problems you face in the present job?

1=

2=

3=

Thank you for your help