# CHAPTER 6

## DATA ANALYSIS AND

## INTERPRETATIONS

# CHAPTER: 6
# DATA ANALYSIS AND INTERPRETATION

## INTRODUCTION

This chapter attempts to study the organizational climate and its impact on job satisfaction among bank employees. From this point of view data were collected from 1500 employees of six banks located in selected states (i.e. Gujarat, Maharashtra and Goa) of Western India. Structured non disguised questionnaire and interview method were used to gather the data. The collected data on demographic profile of respondents, organizational climate and job satisfaction were analysed and is presented in tabular and graphical form over here.

## DEMOGRAPHIC PROFILE OF SELECTED RESPONDENTS

Data is composed of 1500 bank employees from six banks out of which three are public sector banks. Bank of Baroda, State Bank of India and Punjab National Bank are the three selected public sector banks while selected three private sector banks are Axis bank, HDFC bank and ICICI bank. Survey was undertaken in different cities of selected State of Western India viz. Gujarat Maharashtra and Goa.

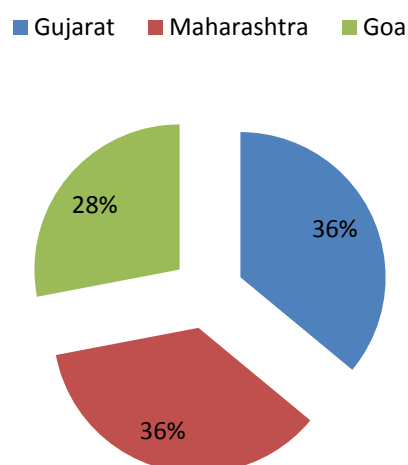**Table Number 6.1**

**Bank wise - Distribution of Respondents**

| Name of bank | Frequency | Percentage |
|:---:|:---:|:---:|
| SBI | 250 | 16.7 |
| BOB | 250 | 16.7 |
| PNB | 250 | 16.7 |
| AXIS | 250 | 16.7 |
| HDFC | 250 | 16.6 |
| ICICI | 250 | 16.6 |
| TOTAL | 1500 | 100 |

The table 6.1 reveals that 16.7% of the respondents belong to each of the six banks viz. SBI, BOB, PNB, AXIS, HDFC and ICICI.

**Table Number 6.2**

**State wise distribution of respondents**

| State | Frequency | Percentage |
|---|---|---|
| Gujarat | 540 | 36.0 |
| Maharashtra | 540 | 36.0 |
| Goa | 420 | 28.0 |
| Total | 1500 | 100.0 |

**Figure 6.1: State wise distribution of respondents**



From table 6.2, it is found that 36.0% of respondents belong to Gujarat and Maharashtra each and 28.0% of the respondents belong to state Goa.

**Table Number 6.3**

**Gender Profile of respondents**

| Gender of the Respondents | Frequency | Percentage |
|---|---|---|
| Females | 583 | 38.87 |
| Males | 917 | 61.13 |
| Total | 1500 | 100.00 |

Table 6.3 reveals out of the total respondents, 61.13% of the respondents were males and 38.87% were females. It indicates that percentage of males is higher than females.

**Table Number 6.4**

**Designation wise distribution of respondents**

| Designation of the Respondents | Frequency | Percentage |
|---|---|---|
| Officer | 708 | 47.2 |
| Clerk | 792 | 52.8 |
| Total | 1500 | 100.0 |

Table shows the designation of the respondents. It was found that 47.2% of the respondents belong to officer cadre, 52.8% of the respondents were clerks.

**Table Number 6.5**

**Age wise distribution of respondents**

| Age in years | Frequency | Percentage |
|---|---|---|
| Below 25 | 330 | 22.0 |
| 25-35 | 534 | 35.6 |
| 35-45 | 288 | 19.2 |
| 45-55 | 313 | 20.9 |
| Above 55 | 35 | 2.3 |
| Total | 1500 | 100.0 |

The above table describes age of the respondents. Total 1500 respondents are classified into five age groups. The first group ranges from age below 25 yrs. Second age group is of 25 to 35yrs, third age group is of age 35-45 yrs, fourth 45-55 and the last age group if of respondents above 55yrs. 330 respondents belonged to the age below 25 yrs, 534 respondents belonged to 25 to 35yrs age group, 288 respondents belonged to age group 35-45, 45-55 age group had 313 respondents and 35 respondents are above 55yrs.

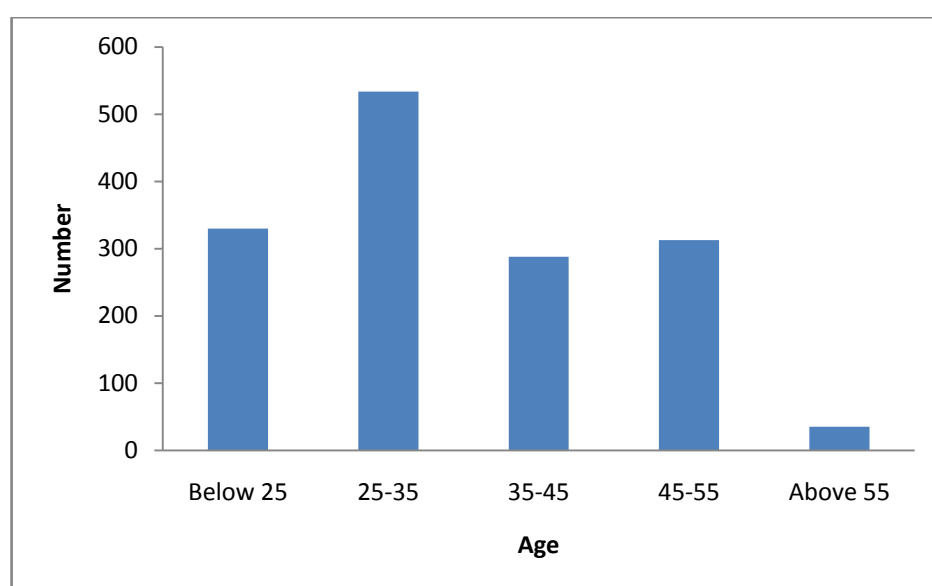**Figure 6.2: Age wise distribution of Respondents**



Table 6.6 gives the distribution of respondents based on their educational qualification.

**Table Number 6.6**

**Educational Qualification**

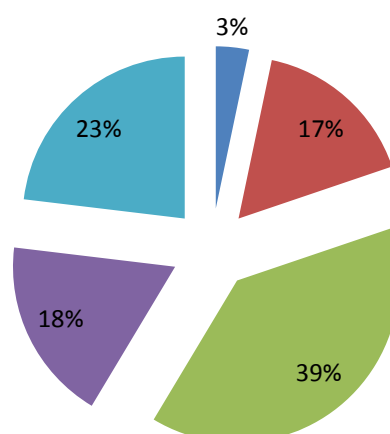| Qualification of the Respondents | Frequency | Percentage |
|---|---|---|
| Graduate | 937 | 62.5 |
| Post Graduate | 563 | 37.5 |
| Total | 1500 | 100.0 |

Out of 1500 respondents, 62.5% were graduates and 37.5% of the employees were post graduates.

Table 6.7 gives details about monthly gross salary of respondents.

**Table Number 6.7**

**Monthly Income of respondents**

| Gross Income (Rs.) | Frequency | Percent |
|---|---|---|
| 10,000-20,000 | 49 | 3.3 |
| 20,000-30,000 | 247 | 16.5 |
| 30,000-40,000 | 582 | 38.8 |
| 40,000-50,000 | 275 | 18.3 |
| Above 50,000 | 347 | 23.1 |
| Total | 1500 | 100.0 |

**Figure 6.3: Gross income of respondents**



It is found that 3.3% of the employee's income ranges between Rs.10, 000 to Rs. 20,000, 16.5% of the employees are getting income between Rs. 20,001 to Rs. 30,000, 38.8% of employee's income range between Rs. 30,001 to Rs. 40,000. 18.3% and 23.1% of the employee's income ranges between Rs. 40,001 to Rs. 50,000 and above Rs. 50,000 respectively.

Table 6.8 reveals the length of service of the respondents

**Table Number 6.8**

**Length of service of respondents**

| Length of service (yrs) | Frequency | Percent |
|---|---|---|
| Below 05 | 405 | 27.0 |
| 05-10 | 413 | 27.5 |
| 10-15 | 301 | 20.1 |
| 15-20 | 343 | 22.9 |
| Above 20 | 38 | 2.5 |
| Total | 1500 | 100.0 |

Table depicts that 27.0% of the selected employees had less than 5yrs of length of service. 27.5% of employees were in the range of 5 to 10 yrs, 20.1% of employees are in the range of 10 to 15 yrs, 22.9% of employee's length of service was in the range of 15 to 20yrs while 2.5% of employees had more than 20 yrs of length of service.

Table shows marital status of respondents.

**Table Number 6.9**

**Respondents Marital Status**

| Marital Status | Frequency | Percent |
|---|---|---|
| Married | 1096 | 73.1 |
| Unmarried | 394 | 26.3 |
| Others | 10 | 0.7 |
| Total | 1500 | 100.0 |

Out of 1500 respondents, 1096 i.e.73.1% of the respondents were married, 394 respondents i.e. 26.3% were unmarried and 0.7% of the total respondents belonged to the other category (either widow/widower or divorcee).

Table reveals number of dependents.

**Table Number 6.10**

**Distribution of respondents based on number of dependents**

| No. Of Dependents | Frequency | Percent |
|---|---|---|
| Nil | 333 | 22.2 |
| One | 605 | 40.4 |
| Two | 452 | 30.1 |
| Three | 96 | 6.4 |
| Four & above | 14 | 0.9 |
| Total | 1500 | 100.0 |

Table reveals that out of 1500 respondents 22.2% of the respondents had zero number of dependents, 40.3% had only one dependent, 30.1% of respondents had two dependents, 6.4% had three number of dependents and 0.9% had four and above dependents.

Table 6.11 gives detail about respondent's view related to skill in using computer. Out of total respondents, 6.9% of the respondents were of the view that they had satisfactory skill in using computer, 72.4% were good and 20.7% rated their skill as very good.

**Table Number 6.11: Skill in using Computer**

| Skill in using Computer | Frequency | Percent |
|---|---|---|
| Satisfactory | 103 | 6.9 |
| Good | 1086 | 72.4 |
| Very Good | 311 | 20.7 |
| Total | 1500 | 100.0 |

**Figure 6.4: Skill in using computer**



**Table Number 6.12: Readiness to take VRS**

| Readiness to take VRS | Frequency | Percent |
|:---:|:---:|:---:|
| Yes | 244 | 16.3 |
| No | 1256 | 83.7 |
| Total | 1500 | 100.0 |

The table shows respondents readiness to take VRS. 16.3% of the respondents were ready to take Voluntary Retirement while 83.7% of the respondents were not ready for it because of various reasons like absence of attractive VRS scheme, difficulty in getting other better job, financial commitments, and social reasons or because they are satisfied with the current job they are in.

**Organizational Climate and its impact on Health**

In the present study the respondents were asked to state their opinion as whether the organizational affect their health adversely. They were asked to state their opinion on four point scale i.e. very much, moderately, slightly and not at all.

**Table Number 6.13**

**Organizational climate affect health adversely**

| Organizational climate affect Health adversely | Frequency | Percentage |
|---|---|---|
| Very Much | 78 | 5.2 |
| Moderately | 172 | 11.5 |
| Slightly | 639 | 42.6 |
| Not at all | 611 | 40.7 |
| Total | 1500 | 100.0 |

From table 6.13 it is found that 5.2% of the respondents are of the view that organizational climate affect their health very much. 11.5% were of the view that organizational climate has moderately affected their health. 42.6% of the respondents are of the view that organizational climate affect their health slightly and 40.7% of the respondents were of view that organizational climate not at all affect their health.

Table 6.14 inspects whether organizational climate affect respondents health adversely based on type of bank.

**Table Number 6.14**

**Type of Bank and Organizational Climate affect health adversely**

| Type of Bank | | Organizational Climate affect health adversely | | | | Total |
|---|---|---|---|---|---|---|
| | | Very Much | Moderately | Slightly | Not at all | |
| Public Sector Bank | Count | 33 | 116 | 286 | 315 | 750 |
| | % within the type of bank | 4.4% | 15.5% | 38.1% | 42.0% | 100.0% |
| Private Sector Bank | Count | 45 | 56 | 353 | 296 | 750 |
| | % within the type of bank | 6.0% | 7.5% | 47.1% | 39.5% | 100.0% |
| Total | Count | 78 | 172 | 639 | 611 | 1500 |
| | % within the type of bank | 5.2% | 11.5% | 42.6% | 40.7% | 100.0% |

The p value of Chi square test indicates that whether organizational climate affected health or not depends on the type of bank where respondents work. Thus it indicates that there is difference in public and private sector bank as far as view about organizational climate affect health adversely is concern.

**Table Number 6.15: Chi Square Table**

| | Value | df | P-value |
|---|---|---|---|
| Pearson Chi- Square | 30.392 | 3 | 0.00 |

**Table Number 6.16**

**Gender and Organizational Climate affect health adversely**

| Gender | | Organizational Climate affect health adversely | | | | Total |
|---|---|---|---|---|---|---|
| | | Very Much | Moderately | Slightly | Not at all | |
| Females | Count | 22 | 63 | 270 | 228 | 583 |
| | % within gender | 3.8% | 10.8% | 46.3% | 39.1% | 100.0% |
| Males | Count | 56 | 109 | 369 | 383 | 917 |
| | % within gender | 6.1% | 11.9% | 40.2% | 41.8% | 100.0% |
| Total | Count | 78 | 172 | 639 | 611 | 1500 |
| | % within gender | 5.2% | 11.5% | 42.6% | 40.7% | 100.0% |

**Table Number 6.17**

**Chi Square table**

| | Value | df | P-value |
|---|---|---|---|
| Pearson Chi- Square | 7.798 | 3 | 0.50 |

Here the significance value (p value) is 0.50 of Chi square test indicates that there is a no gender difference as far as organizational climate affect health adversely.

**Table Number 6.18**

**Designation and Organizational Climate affect health adversely**

| Designation | | Organizational Climate affect health adversely | | | | Total |
|---|---|---|---|---|---|---|
| | | Very Much | Moderately | Slightly | Not at all | |
| Officers | Count | 59 | 93 | 373 | 183 | 708 |
| | % within designation | 8.33% | 13.14% | 52.68% | 25.85% | 100.0% |
| Clerks | Count | 19 | 79 | 266 | 428 | 792 |
| | % within designation | 2.39% | 9.97% | 33.59% | 54.05% | 100.0% |
| Total | Count | 78 | 172 | 639 | 611 | 1500 |
| | % within designation | 5.20% | 11.47% | 42.60% | 40.73% | 100.0% |

**Table Number 6.19**

**Chi Square table**

| | Value | df | P-value |
|---|---|---|---|
| Pearson Chi- Square | 1.335 | 3 | 0.00 |

Chi square test p value indicates there is difference in officer and clerk view on organizational climate affect health adversely.

**Difficulty in adjusting to existing organizational climate**

The given research study inquired as to whether the respondents found difficulty in adjusting with the existing organizational climate of their bank. The finding are summarise in Table 6.20.

**Table Number 6.20**

**Difficulty in adjusting to existing organization climate**

| Difficulty in existing organization climate | Frequency | Percentage |
|---|---|---|
| Yes | 448 | 29.9 |
| No | 1052 | 70.1 |
| Total | 1500 | 100.0 |

The table revealed that out of 1500 respondents 29.9% of the respondents found difficulty in adjusting to the existing organizational climate of the bank. The reasons for difficulty in adjusting to the existing organizational climate were also identified. The main reasons were too much stress, unable to adjust to new technology used in bank, lack of support or some of the personal reasons.

70.1% of the respondents did not find any difficulty in adjusting with the existing organizational climate of their bank.

**Table Number 6.21**

**Type of Bank and Difficulty in adjusting to the Existing Organizational Climate**

| Type of Bank | | Difficulty in adjusting to the Existing Organizational Climate | | Total |
|---|---|---|---|---|
| | | **Yes** | **No** | |
| Public Sector Bank | Count | 146 | 604 | 750 |
| | % within the type of bank | 19.5% | 80.5% | 100.0% |
| Private Sector Bank | Count | 302 | 448 | 750 |
| | % within the type of bank | 40.3% | 59.7% | 100.0% |
| Total | Count | 448 | 1052 | 1500 |
| | % within the type of bank | 29.9% | 70.1% | 100.0% |

Chi square test indicates that there is difference in public and private sector banks as far as difficulty in adjusting to the existing organizational climate.

**Table Number 6.22**

**Chi Square Table**

| | Value | df | P-value |
|---|---|---|---|
| Pearson Chi- Square | 77.46 | 1 | 0.00 |

**Table Number 6.23**

**Gender and Difficulty in adjusting to the Existing Organizational Climate**

| Gender | | Difficulty in adjusting to the Existing Organizational Climate | | Total |
|---|---|---|---|---|
| | | **Yes** | **No** | |
| Females | Count | 190 | 393 | 583 |
| | % within the gender | 32.6% | 67.4% | 100.0% |
| Males | Count | 258 | 659 | 917 |
| | % within the gender | 28.1% | 71.9% | 100.0% |
| Total | Count | 448 | 1052 | 1500 |
| | % within the gender | 29.9% | 70.1% | 100.0% |

**Table Number 6.24**

**Chi Square Table**

| | Value | df | P-value |
|---|---|---|---|
| Pearson Chi Square | 3.38 | 1 | 0.66 |

Chi square test indicates that there is no difference in gender as far as difficulty in adjusting to existing organizational climate of the bank is concerned.

**Table Number 6.25**

**Designation and Difficulty in adjusting to the Existing Organizational Climate**

| Designation | | Difficulty in adjusting to the Existing Organizational Climate | | Total |
|---|---|---|---|---|
| | | Yes | No | |
| Officer | count | 305 | 403 | 708 |
| | % within the designation | 43.1% | 56.9% | 100.0% |
| Clerk | count | 143 | 649 | 792 |
| | % within the designation | 18.1% | 81.9% | 100.0% |
| Total | Count | 448 | 1052 | 1500 |
| | % within the designation | 29.9% | 70.1% | 100% |

**Table Number 6.26**

**Chi Square Table**

| | Value | df | P-value |
|---|---|---|---|
| Pearson Chi- Square | 1.12 | 1 | 0.00 |

Chi square table indicates the p value as 0.00 which means there is difference in opinion about difficulty in adjusting to the existing organizational climate and respondents' designation.

**Reliability and Validity of the Questionnaire:**

The research study is based on questionnaire thus, it becomes essential to test the validity and reliability of the questionnaire. Factor analysis was used to test the validity of the questionnaire.

**Factor Analysis:**

Main purpose of applying factor analysis is to reduce number of statements in to groups. In present research study the analysis was performed to summarize list of various factors related to organizational climate and job satisfaction. The analysis would help to identify the factors that explain the relationship among set of variables.

Factor analysis was also used to check the validity. Validity comprises of convergent validity and discriminant validity. This has been checked through principal component analysis (PCA). The Total variances in the data and Factor loadings have been obtained. Principal component factor analysis was done to verify the validity of the questionnaire.

**ORGANIZATIONAL CLIMATE**

Factor analysis was done taking twenty seven statements relating to organizational climate. The result of which is presented in Table 6.29.

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**Table Number 6.27**

**Organizational Climate KMO and Bartlett's Test**

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| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | 0.91 |
|---|---|---|
| Bartlett's Test of Sphericity | Approx. Chi-Square | 1.184E4 |
| | df | 351 |
| | P-value | 0.00 |

In case of Organizational climate the results showed that the KMO measure of sampling adequacy was 0.91 and similarly, Bartlett's Test of Sphericity (0.00) too was significant as p<.05 which signified that the data were suitable for the application of factor analysis.

**Table Number 6.28: Organizational Climate Total Variance Explained**

| Comp | Initial Eigen values | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|------|------|------|------|------|------|------|------|------|------|
| | A | B | C | A | B | C | A | B | C |
| 1 | 7.545 | 27.945 | 27.945 | 7.545 | 27.945 | 27.945 | 3.523 | 13.048 | 13.048 |
| 2 | 1.763 | 6.531 | 34.476 | 1.763 | 6.531 | 34.476 | 2.487 | 9.212 | 22.260 |
| 3 | 1.634 | 6.053 | 40.529 | 1.634 | 6.053 | 40.529 | 2.289 | 8.478 | 30.738 |
| 4 | 1.174 | 4.348 | 44.878 | 1.174 | 4.348 | 44.878 | 2.262 | 8.378 | 39.116 |
| 5 | 1.125 | 4.168 | 49.046 | 1.125 | 4.168 | 49.046 | 2.020 | 7.483 | 46.599 |
| 6 | 1.011 | 3.744 | 52.790 | 1.011 | 3.744 | 52.790 | 1.672 | 6.191 | 52.790 |
| 7 | .950 | 3.517 | 56.307 | | | | | | |
| 8 | .884 | 3.276 | 59.583 | | | | | | |
| 9 | .812 | 3.007 | 62.590 | | | | | | |
| 10 | .790 | 2.926 | 65.516 | | | | | | |
| 11 | .776 | 2.873 | 68.389 | | | | | | |
| 12 | .754 | 2.793 | 71.182 | | | | | | |
| 13 | .738 | 2.733 | 73.915 | | | | | | |
| 14 | .656 | 2.431 | 76.346 | | | | | | |
| 15 | .644 | 2.387 | 78.732 | | | | | | |
| 16 | .599 | 2.219 | 80.952 | | | | | | |
| 17 | .588 | 2.177 | 83.129 | | | | | | |
| 18 | .548 | 2.031 | 85.160 | | | | | | |
| 19 | .513 | 1.900 | 87.060 | | | | | | |
| 20 | .506 | 1.872 | 88.932 | | | | | | |
| 21 | .486 | 1.800 | 90.732 | | | | | | |
| 22 | .470 | 1.739 | 92.471 | | | | | | |
| 23 | .460 | 1.704 | 94.175 | | | | | | |
| 24 | .436 | 1.614 | 95.789 | | | | | | |
| 25 | .408 | 1.512 | 97.301 | | | | | | |
| 26 | .392 | 1.453 | 98.754 | | | | | | |
| 27 | .336 | 1.246 | 100.00 | | | | | | |

Comp= Component Total    A=Total    B=% of Variance    C= Cumulative %

The six components in the initial solution have an Eigen values over 1 and it explained for about 52.79 per cent of variation in Organizational climate.

**Table Number 6.29**

**Rotated Component Matrix of Organizational Climate**

| Organizational Climate | Component | | | | | |
|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| The organization's goals and objectives clear to me. | -.018 | .752 | -.076 | -.162 | .258 | -.010 |
| Clear reporting structures have been established. | .140 | .128 | -.050 | .035 | .718 | .143 |
| I am clear about my roles and responsibilities | .070 | .359 | .228 | .156 | .562 | -.088 |
| My immediate manager values the contributions I make. | .261 | .644 | .253 | .193 | -.011 | .019 |
| I get along well with my immediate manager. | .045 | .126 | .233 | .255 | .476 | .433 |
| Immediate manager helps me in personal development | .225 | .306 | .461 | .149 | .162 | .088 |
| Immediate manager open for suggestions and ideas | .359 | .236 | .356 | .228 | .159 | .053 |
| Leadership style of my immediate manager is generally democratic | -.280 | -.083 | -.183 | -.468 | -.073 | .136 |
| I feel valued as an employee. | .043 | .542 | .202 | .369 | .127 | .052 |
| I enjoy being a part of this organization. | .057 | .053 | .225 | .115 | .398 | .633 |
| Morale is high across the organization. | .138 | .069 | .750 | -.007 | .190 | .021 |
| Mutual trust and warmth in relationship. | .171 | .132 | .270 | .344 | .213 | -.638 |
| Senior management treats employees fairly. | .343 | -.015 | -.141 | .618 | .255 | .071 |
| Senior management appreciates the | .237 | .126 | .207 | .211 | .110 | .659 |

| | | | | | | |
|---|---|---|---|---|---|---|
| work I do. | | | | | | |
| There are transparency in transfer policy | .218 | .001 | .688 | .103 | -.075 | .125 |
| Opportunity for personal development and growth | .549 | -.035 | .262 | .109 | .384 | -.202 |
| I am satisfied with the equipments which I use in my work. | -.037 | .217 | .073 | .708 | -.021 | .106 |
| The physical amenities helps me in doing best | .292 | .008 | .157 | .425 | .219 | .101 |
| Bank conducts adequate training programmes for its employees. | .404 | .586 | -.077 | .147 | .189 | .118 |
| I am satisfied with Training and development programmes conducted. | .262 | .301 | .221 | .217 | .400 | .184 |
| Employees are appreciated for their developments | .426 | .197 | .075 | .173 | .267 | .073 |
| I receive the information needed to perform my job well. | .517 | .398 | .220 | .258 | -.043 | .075 |
| My manager listens to his/her staff | .508 | -.024 | .296 | .409 | .103 | .127 |
| Knowledge and information sharing is a group norm across the organization. | .585 | .392 | .044 | .002 | .114 | -.071 |
| I am satisfied with the methods of performance appraisal adopted. | .731 | .135 | .068 | .002 | .042 | .056 |
| I receive regular feedback regarding my work performance. | .487 | .059 | .338 | .208 | .095 | .099 |
| Management suggests me with adequate corrective action. | .675 | .027 | .241 | .202 | .017 | .070 |

a. Rotation converged in 12 iterations.

Extraction method used in this analysis was Principal component Analysis. The factors are rotated with the use of Varimax with Kaiser Normalization Rotated method. The analysis identified six components. Items having factor loading more than 0.40 were considered.

The **first component** comprised of eight items Opportunity for personal development and growth (factor loading of 0.549), Employees are appreciated for their developments (factor loading of 0.426), employees receive the information needed to do job well (factor loading of 0.517), manager listens to staff (factor loading of 0.508), Knowledge and information sharing is a group norm (factor loading of 0.585), satisfied with the methods of performance appraisal adopted (factor loading of 0.731), employees receive regular feedback about performance (factor loading of 0.487), management suggests with adequate corrective action (factor loading of 0.675). Consequently this component has been referred to as "Communication & Performance Management".

**Component second** comprised of four items and their factor loading are organizational goals and objective clear to me (factor loading of 0.752), my manager values the contribution I make (factor loading of 0.644), I feel valued as an employee (factor loading of 0.542), bank conducts adequate training and development programmes for its employees (factor loading of 0.586). Thus second component can be named as Management behaviour.

The **third component** consisted of three items: Immediate manager helps employees in personal development (factor loading of 0.461), Morale is high across the organization (factor loading of 0.750), Transparency in transfer policy (factor loading of 0.688). It can be named as Organization culture A.

The **fourth component** senior management treats employee fairly (factor loading of 0.618), employees satisfied with equipments used in work (factor loading of 0.708), physical amenities helps employees in doing best (factor loading of 0.425) can be named as Amenities & Fair treatment.

The **fifth component** includes three items named as Organization structure: Clear reporting structures have been established (factor loading of 0.718), employees are clear about roles and responsibilities (factor loading of 0.562), employees get along well with immediate manager (factor loading of 0.476).

The **sixth component** covers senior management appreciates the work (factor loading of 0.633); employees enjoy being part of the organization. (Factor loading of 0.659) can be named as Organization culture B

Four statements viz. immediate manager open for suggestions and ideas, leadership style of immediate manager is generally democratic, mutual trust and warmth in relationship and satisfied with training and development programmes conducted had factor loading of 0.4 and less than 0.4 hence were discarded.

**Reliability:**

The reliability of the structured questionnaire was measured by coefficient alpha. Coefficient alpha is a sign of degree of cohesiveness among the scale items and validity of the structured questionnaire.

Reliability analyses for all the six components were calculated. Component 1 had reliability coefficient of alpha = 0.81 with eight number of items in it. Component 2 had 0.69 as its coefficient of alpha value with four items in it. Component 3 and component 4 had its reliability coefficient alpha as 0.60 and 0.52 respectively with three items each in both of them. Component 5 have again three items in it with coefficient alpha as 0.56 and component 6 had coefficient alpha as 0.59 with two items in it.

Hair et al. (1998) suggests that the acceptable level of reliability index should be maintained at minimum 0.5. The study fulfils the given condition. Searching and adding additional items in all this dimensions to improve its coefficient alpha value can be the future research consideration.

**JOB SATISFACTION**

Factor analysis was done taking eighteen statements relating to job satisfaction. The result of which is presented in Table 6.32.

**Table Number 6.30**

**Job Satisfaction KMO and Bartlett's Test**

| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | 0.84 |
|---|---|---|
| Bartlett's Test of Sphericity | Approx. Chi-Square | 6.305E3 |
| | Df | 153 |
| | P-value | .00 |

In case of job satisfaction results demonstrated that KMO measure of sampling adequacy was 0.84 and similarly, Bartlett's Test of Sphericity (0.00) too was significant as $p<.05$ which signified that the data were suitable for the application of factor analysis.

**Table Number 6.31**

**Job Satisfaction Total Variance Explained**

| Comp | Initial Eigen values | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|---|---|---|---|---|---|---|---|---|---|
| | A | B | C | A | B | C | A | B | C |
| 1 | 5.062 | 28.124 | 28.124 | 5.062 | 28.124 | 28.124 | 2.568 | 14.266 | 14.266 |
| 2 | 1.428 | 7.936 | 36.060 | 1.428 | 7.936 | 36.060 | 2.298 | 12.767 | 27.033 |
| 3 | 1.167 | 6.482 | 42.542 | 1.167 | 6.482 | 42.542 | 2.003 | 11.130 | 38.162 |
| 4 | 1.106 | 6.142 | 48.684 | 1.106 | 6.142 | 48.684 | 1.894 | 10.522 | 48.684 |
| 5 | .983 | 5.461 | 54.144 | | | | | | |
| 6 | .948 | 5.266 | 59.410 | | | | | | |
| 7 | .841 | 4.674 | 64.084 | | | | | | |
| 8 | .798 | 4.431 | 68.515 | | | | | | |
| 9 | .758 | 4.210 | 72.724 | | | | | | |

| Comp | A | B | C | | | | | |
|------|------|-------|---------|---|---|---|---|---|
| 10 | .714 | 3.965 | 76.689 | | | | | |
| 11 | .685 | 3.808 | 80.498 | | | | | |
| 12 | .632 | 3.509 | 84.007 | | | | | |
| 13 | .600 | 3.334 | 87.340 | | | | | |
| 14 | .578 | 3.211 | 90.552 | | | | | |
| 15 | .532 | 2.954 | 93.506 | | | | | |
| 16 | .442 | 2.455 | 95.961 | | | | | |
| 17 | .391 | 2.175 | 98.135 | | | | | |
| 18 | .336 | 1.865 | 100.00 | | | | | |

Comp= Component Total    A=Total    B=% of Variance    C= Cumulative %

The four components in the initial solution have an Eigen values over 1 and it explained for about 48.68 per cent of variation.

**Table Number 6.32**

**Rotated Component Matrix of Job Satisfaction**

| Job Satisfaction | Component | | | |
|------------------|------|------|------|------|
| | 1 | 2 | 3 | 4 |
| I find my job interesting | .209 | .122 | .728 | .023 |
| I find my work challenging | .544 | .277 | .292 | -.133 |
| I can show my abilities in this job | .540 | .110 | .270 | .129 |
| I have enough autonomy in doing my job | .191 | .000 | .503 | .482 |
| I get satisfaction from the work I do | .203 | .224 | .540 | .137 |
| Salary paid | -.061 | .630 | .240 | .326 |
| Other financial incentives such as HRA, LTC, Low interest loans, Conveyance etc. | .227 | .730 | .000 | .163 |
| Pay increments and revision | .315 | .341 | -.005 | .503 |
| Retirement benefits | .150 | .191 | .086 | .641 |
| There is job security in my organization | -.061 | .598 | .221 | .207 |
| Organization try to retain its best | .446 | .626 | .063 | -.001 |

| | | | | |
|---|---|---|---|---|
| employees | | | | |
| I feel safe at work place | .522 | .052 | -.181 | .540 |
| Working hours of the bank | -.086 | .189 | .356 | .622 |
| Organization provides sufficient amenities | .173 | .436 | .435 | -5.226E-5 |
| People work like team | .554 | .274 | .104 | .029 |
| Colleagues are friendly and respect each other | .624 | -.029 | .134 | .210 |
| Employees consult each other when they need support. | .364 | .078 | .439 | .152 |
| Individuals appreciate the personal contributions of their peers. | .584 | -.020 | .287 | .149 |

a. Rotation converged in 16 iterations.

Extraction method used in this analysis was Principal component Analysis. The factors are rotated with the use of Varimax with Kaiser Normalization Rotated method. Table shows the results of factor analysis performed on the set of data through which four factors were extracted. The first component consisted of challenging work (factor loading 0.544), show abilities in the job (factor loadings 0.540), people work like team (factor loading 0.554), Colleagues are friendly and respect each other (0.624) and individuals appreciate the personal contributions of their peers ((factor loading 0.584). Thus the first factor consisted of five items and can be named as Working Conditions.

The second component comprised of five items: salary paid (factor loading 0.630), other financial incentives such as HRA, LTC, low interest loans, conveyance ((factor loading 0.730), job security in organization (factor loading 0.598) and organization try to retain its best employees (factor loading 0.626). Thus it can be named as Compensation and other benefits A.

The last and the fourth component comprised of four items Pay increments (factor loading 0.503), retirement benefits (factor loading 0.641), feel safe at work place (factor loading 0.540) and working hours of the bank (factor loading 0.622). Thus it can be named as Compensation and other benefits B.

The third component with four items and their factor loadings are employees find job interesting (factor loading 0.728), enough autonomy in doing job (factor loading 0.503), satisfaction from the work (factor loading 0.540) and employees consult each other when they need support (factor loading 0.439). Thus it can be named as Nature of job.

One item, organization provides sufficient amenities had factor loading of 0.436 and 0.435 for second and third component respectively. The item was discarded because it had a high factor loading for both second and third components.

**Reliability**

Reliability analyses for all the four components were calculated. Component 1 had reliability coefficient of alpha = 0.66 with five number of items in it. Component 2 had 0.69 as its coefficient of alpha value with five items in it. Component 3 and component 4 had its reliability coefficient alpha as 0.62 and 0.61 respectively with four items in each both of them.

Hair et al. (1998) suggests that the acceptable level of reliability index should be maintained at minimum 0.5. The study fulfils the given condition. However searching and adding additional items in all this dimensions to improve its coefficient alpha value can be the future research consideration.

In the given research study, Overall reliability of organizational climate and overall job satisfaction is presented. Table given below summarizes the Cronbach's Alpha score.

**Table Number 6.33: Reliability**

| Dimensions | No. Of Items | Cronbach's Alpha |
|---|---|---|
| Organizational Climate | 23 | .878 |
| Job satisfaction | 18 | .844 |

## Descriptive Statistics

The descriptive statistics presented in table 6.34 were computed for the various statements of organizational climate

### Table Number 6.34

### Descriptive Statistics of various aspects Organizational Climate

| Statements relating to Organizational Climate | Public Sector banks | | Private Sector banks | | Overall | |
|---|---|---|---|---|---|---|
| | Mean | SD | Mean | SD | Mean | SD |
| The organization's goals and objectives clear to me. | 3.87 | 0.536 | 3.88 | 0.430 | 3.88 | 0.486 |
| Clear reporting structures have been established. | 3.89 | 0.547 | 3.82 | 0.575 | 3.86 | 0.562 |
| I am clear about my roles and responsibilities | 4.37 | 0.640 | 4.18 | 0.584 | 4.27 | 0.620 |
| My immediate manager values the contributions I make. | 4.00 | 0.546 | 3.90 | 0.407 | 3.95 | 0.484 |
| I get along well with my immediate manager. | 3.99 | 0.671 | 3.59 | 0.611 | 3.79 | 0.671 |
| Immediate manager helps me in personal development | 4.12 | 0.709 | 3.99 | 0.611 | 4.06 | 0.665 |
| I feel valued as an employee. | 4.02 | 0.484 | 3.90 | 0.409 | 3.96 | 0.452 |
| I enjoy being a part of this organization. | 3.98 | 0.605 | 3.67 | 0.626 | 3.83 | 0.635 |
| Morale is high across the organization. | 4.27 | 0.695 | 4.04 | 0.692 | 4.15 | 0.703 |
| Senior management treats employees fairly. | 4.10 | 0.723 | 3.96 | 0.643 | 4.03 | 0.687 |
| Senior management appreciates the work I do. | 4.09 | 0.665 | 3.95 | 0.663 | 4.02 | 0.667 |
| There are transparency in transfer | 4.14 | 0.767 | 4.01 | 0.696 | 4.07 | 0.735 |

| | | | | | |
|---|---|---|---|---|---|
| policy | | | | | |
| Opportunity for personal development and growth | 4.21 | 0.699 | 4.12 | 0.527 | 4.17 | 0.620 |
| I am satisfied with the equipments which I use in my work. | 4.19 | 0.570 | 4.13 | 0.554 | 4.16 | 0.563 |
| The physical amenities helps me in doing best | 4.21 | 0.631 | 4.10 | 0.451 | 4.16 | 0.551 |
| Bank conducts adequate training programmes for its employees. | 3.98 | 0.611 | 4.00 | 0.350 | 3.99 | 0.498 |
| Employees are appreciated for their developments | 4.25 | 0.654 | 4.27 | 0.551 | 4.26 | 0.605 |
| I receive the information needed to perform my job well. | 3.97 | 0.529 | 4.02 | 0.273 | 3.99 | 0.421 |
| My manager listens to his/her staff | 4.34 | 0.663 | 4.14 | 0.451 | 4.24 | 0.575 |
| Knowledge and information sharing is a group norm across the organization. | 3.82 | 0.535 | 3.88 | 0.400 | 3.85 | 0.473 |
| I am satisfied with the methods of performance appraisal adopted. | 3.88 | 0.561 | 3.93 | 0.395 | 3.90 | 0.486 |
| I receive regular feedback regarding my work performance. | 4.01 | 0.708 | 4.00 | 0.583 | 4.00 | 0.649 |
| Management suggests me with adequate corrective action. | 4.22 | 0.725 | 4.18 | 0.509 | 4.20 | 0.626 |
| **Overall Organizational Climate** | **4.08** | **0.365** | **3.98** | **0.225** | **4.03** | **0.307** |

The mean scores of overall organizational climate along with the mean scores of various statements of organizational climate were used to review the climate of organization. The mean scores for all were above 3 indicating positive perception of respondents about the organizational climate.

The respondents perceived the clarity of roles and responsibilities in organization to be extremely positive (4.27). It indicates that employees of banks have much clarity about their roles and responsibilities to be discharged.

Employees are appreciated for their development was also perceived extremely positive (4.26). The positive score indicates that employees are happy with the appreciation they get from the management. The respondents also positively perceive the aspect of manager listens to his/her staff (4.24) followed by management suggests me adequate corrective action (4.20). This indicates that communication is two way where employees are provided the opportunity to express their views and management provides corrective measures to improve the performance of employees.

Opportunity for personal development and growth had a mean score of 4.17 which indicates that the employees positively perceive career path and career development opportunities provided by the organization. Satisfied with the equipments used in work (4.16) and physical amenities helps in doing best (4.16) indicates that organization provides equipments and physical amenities to their employees which helps them in doing best in their job.

Morale is high across the organization (4.15), Transparency in transfer policy (4.07); immediate manager helps in personal development (4.06) were also positively perceived by the employees. Senior management treats employees fairly (4.03), senior management appreciates the work done (4.02) signify that employees positively perceive the senior management appreciation and fair treatment.

Employees receive regular feedback regarding work performance (4.00), implies that the statements were positively perceived. Bank conducts adequate Training and development programmes for its employees and employees receive information needed to perform job well had same mean score of 3.99. Employee feel valued (3.96); manager values the contribution of employees (3.95), Satisfied with the method of performance appraisal adopted (3.90), organizations goals and objective clear to me (3.88), Clear reporting structures in organization (3.86), Knowledge and information sharing is a group norm across the organization (3.85), Employee enjoy being part of the organization (3.83).

The least positively perceived element was employee get along well with immediate manager with the mean score of 3.79.

In public sector banks the most positively perceived element was clarity about roles and responsibilities (4.37) while the least positively perceived element was knowledge and information sharing is group norm in the organization (3.82). In private sector banks two elements (viz. clarity about roles and responsibilities and management suggests adequate corrective action) with same mean score of 4.18 were the most positively perceived elements while the least positively perceived element was employee get along well with immediate manager (3.59).

Public sector banks (4.08) have more positive perception for overall organizational climate than private sector banks (3.98).

Table 6.35 presents the descriptive statistics of various aspects of Job satisfaction

**Table Number 6.35: Descriptive Statistics of various aspects of Job Satisfaction**

| Statements relating to Job Satisfaction | Public Sector banks | | Private Sector banks | | Overall | |
|---|---|---|---|---|---|---|
| | Mean | SD | Mean | SD | Mean | SD |
| I find my job interesting | 3.89 | 0.424 | 3.94 | 0.364 | 3.92 | 0.396 |
| I find my work challenging | 3.89 | 0.518 | 3.82 | 0.525 | 3.86 | 0.522 |
| I can show my abilities in this job | 4.20 | 0.734 | 4.13 | 0.740 | 4.17 | 0.738 |
| I have enough autonomy in doing my job | 4.24 | 0.661 | 4.12 | 0.528 | 4.18 | 0.601 |
| I get satisfaction from the work I do | 4.23 | 0.584 | 4.09 | 0.484 | 4.16 | 0.540 |
| Salary paid | 4.02 | 0.424 | 3.94 | 0.449 | 3.98 | 0.439 |
| Other financial incentives such as HRA, LTC, Low interest loans, Conveyance etc. | 3.96 | 0.569 | 3.78 | 0.608 | 3.87 | 0.596 |
| Pay increments and revision | 4.22 | 0.749 | 4.04 | 0.761 | 4.13 | 0.760 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Retirement benefits | 4.23 | 0.580 | 4.07 | 0.525 | 4.15 | 0.560 |
| There is job security in my organization | 4.06 | 0.376 | 3.96 | 0.322 | 4.01 | 0.353 |
| Organization try to retain its best employees | 4.00 | 0.676 | 3.70 | 0.639 | 3.85 | 0.674 |
| I feel safe at work place | 4.32 | 0.678 | 4.13 | 0.702 | 4.23 | 0.696 |
| Working hours of the bank | 4.18 | 0.695 | 4.13 | 0.679 | 4.15 | 0.687 |
| People work like team | 4.16 | 0.695 | 4.07 | 0.658 | 4.12 | 0.678 |
| Colleagues are friendly and respect each other | 4.20 | 0.602 | 4.09 | 0.560 | 4.15 | 0.584 |
| Employees consult each other when they need support. | 4.22 | 0.657 | 4.16 | 0.518 | 4.19 | 0.592 |
| Individuals appreciate the personal contributions of their peers. | 4.20 | 0.632 | 4.14 | 0.434 | 4.17 | 0.542 |
| **Overall Job Satisfaction** | **4.13** | **0.355** | **4.02** | **0.254** | **4.08** | **0.314** |

The job satisfaction of the respondents was measured using various statements. The mean score for overall satisfaction as well as for various elements were computed. The mean scores for all were above 3 indicating high job satisfaction of respondents.

The respondents were most satisfied with feeling of safe at work place (4.23). Followed by enough autonomy in doing the job (4.18), Employees consult each other when they need support (4.19). Individuals appreciate the personal contributions of their peers and employees can employees can show their abilities in job had the same mean sore of 4.17. 4.16 were the mean score of satisfaction from the work they do. Retirement benefits, working hours of the bank and colleagues are friendly and respect each other had the same mean score of 4.15. Pay increments and revisions (4.13), People work like team (4.12), job security (4.01) salary paid (3.98), employees find job interesting (3.92), other financial incentives such as HRA, LTC (3.87), employees find

their work challenging (3.86). The element that provides least satisfaction to employees was organization try to retain its best employees (3.85).

In public sector banks the respondents were highly satisfied with feeling safe at work place (4.32) and were least satisfied with finding their job interesting and work challenging (3.89). This is because in public sector bank employees are engaged in routine work. In private sector banks the respondents were highly satisfied with employees consult each other when they need support (4.16) while least satisfied with organization try to retain its best employees (3.70). Public sector banks respondents (4.13) were overall more satisfied than private sector banks (4.02).

# Figure Number 6.5

## Comparative Mean score of Public and Private sector banks for Organizational Climate
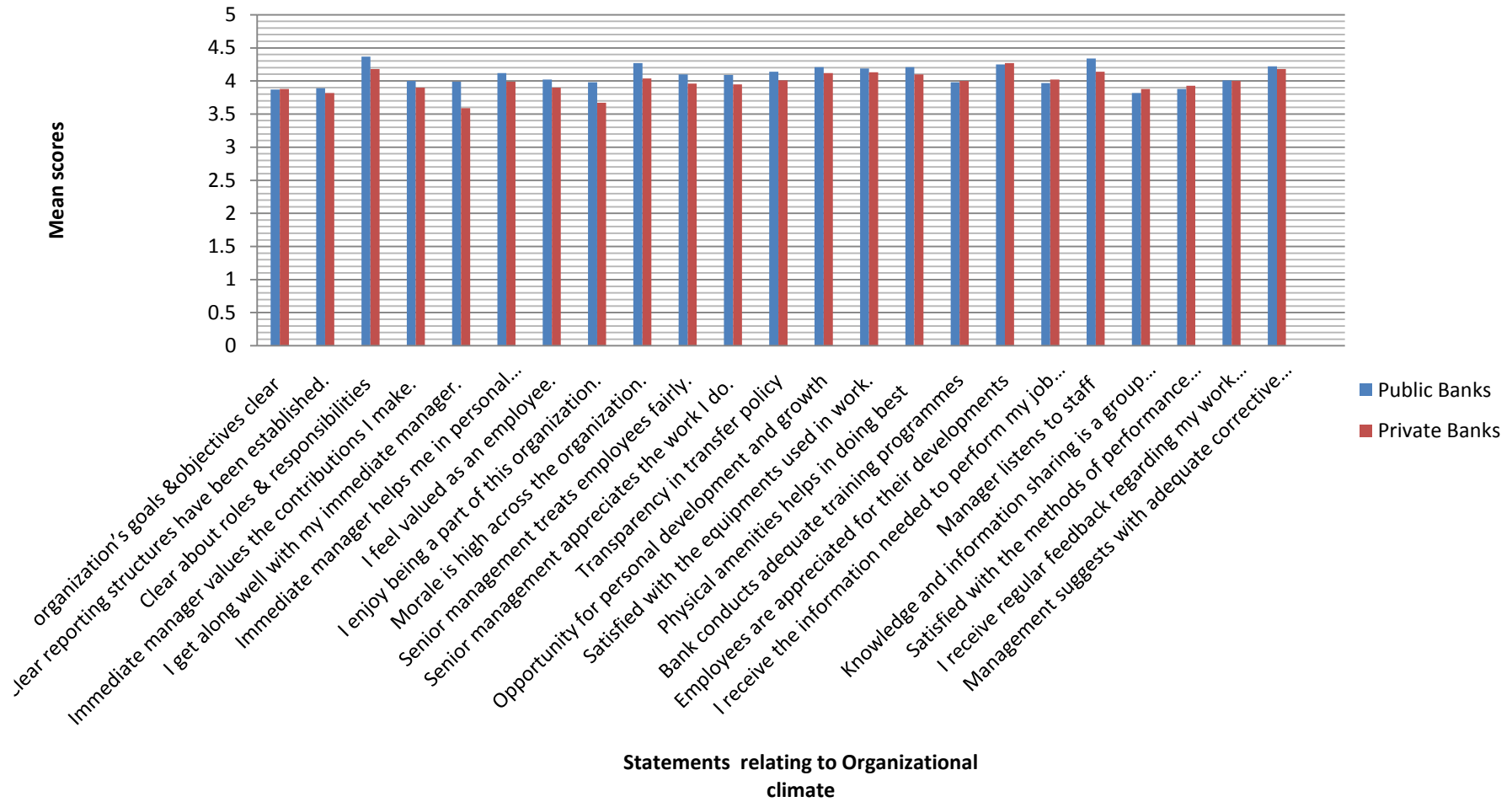
## Figure Number 6.6

Comparative Mean score of Public and Private sector banks for Job satisfaction



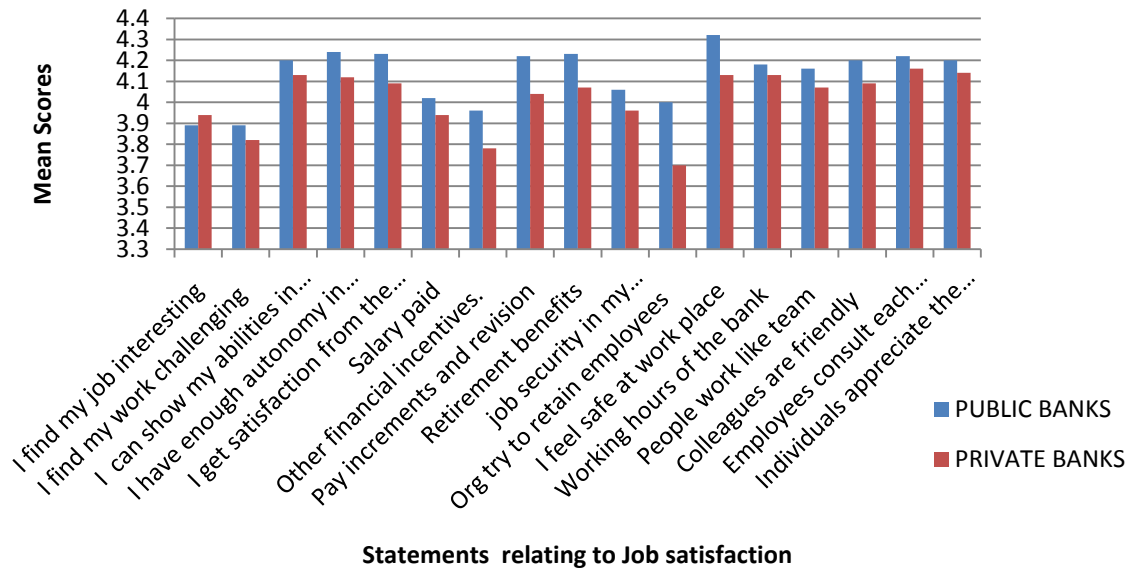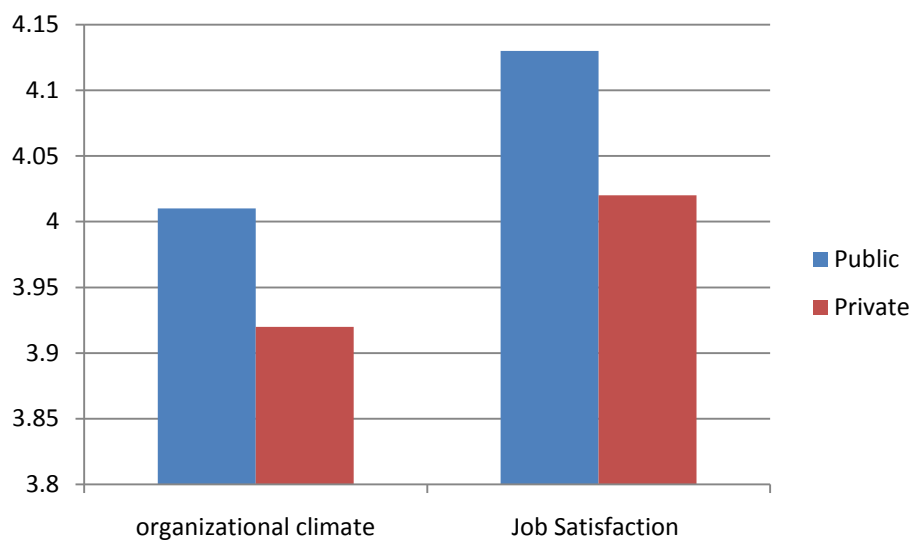## Figure Number 6.7

Overall Mean Scores of Public and Private sector Banks related to
Organizational Climate and Job satisfaction

**HYPOTHESES TESTING:**

**Ho1:** There is no significant association between organizational climate and job satisfaction among selected bank employees of Western India.

**Table Number 6.36: Correlation**

|  |  | Job Satisfaction |
|---|---|---|
| Organizational Climate | r | 0.79** |
|  | p (two tailed) | 0.00 |
|  | N | 1500 |

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

- The above table presents Pearson product moment Correlation coefficient between organizational climate and job satisfaction.

- The r value = 0.790, P value = 0.000 and N= 1500. As p value is significant i.e. 0.000 which is less that 0.05, the results indicates good positive correlation between Organizational Climate and Job Satisfaction.

- Therefore null Hypothesis is rejected.

**Ho2**: There is no significant association between various dimensions of organizational climate and job satisfaction of bank employees.

**Table Number 6.37: Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | 0.812[a] | 0.659 | 0.658 | 0.183 |
| a. Predictors: (Constant), Comp6, comp2, comp3, comp4, comp5, comp1 | | | | |

**Table Number: 6.38**

**ANOVA**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 97.177 | 6 | 16.196 | 481.289 | .000[a] |
| | Residual | 50.242 | 1493 | .034 | | |
| | Total | 147.418 | 1499 | | | |
| a. Predictors: (Constant), Comp6, comp2, comp3, comp4, comp5, comp1 | | | | | | |
| b. Dependent Variable: Job Satisfaction | | | | | | |

- Regression analysis was carried out to test the association between job satisfaction and various dimensions of organizational climate.

- It is clear from the ANOVA test that shows the table significance value 0.05 is greater than calculated significance value 0.000. It means there was significant correlation between dependent variable job satisfaction and various independent variables viz. Dimensions of Organizational Climate.

- The adjusted $R^2$ value of .669 indicates that the model explains 66.9% of the dimensions are responsible for job satisfaction.

**Table Number: 6.39**

**Coefficients**

| Model | | Non- standardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.017 | .065 | | 15.553 | .000 |
| | Communication & Performance Appraisal | .383 | .018 | .447 | 20.912 | .000 |
| | Management Behaviour | -.042 | .017 | -.047 | -2.533 | .011 |
| | Organization Culture A | .121 | .011 | .202 | 10.886 | .000 |
| | Amenities & Fair treatment | .127 | .013 | .174 | 9.532 | .000 |
| | Organization Structure | .047 | .012 | .072 | 4.074 | .000 |
| | Organization Culture B | .116 | .010 | .203 | 11.630 | .000 |
| a. Dependent Variable: Job Satisfaction | | | | | | |

- Coefficient analysis shows the relationship between dependent variable and each independent variable.

- The significance value for all the dimensions of organizational climate is less than 0.05 and thus the null hypothesis is rejected and alternative hypothesis is accepted that there is an association between various dimensions of organizational climate and job satisfaction.

**Ho3**: There is no significant difference between selected public and private sector banks of Western India regarding perception of various aspects of Organizational climate.

**Table Number 6.40**

**Comparison on various aspects on perception of Organizational Climate in Selected Public and Private Sector banks**

| STATEMENTS | PUBLIC BANKS | | PRIVATE BANKS | | T-Value | P-Value |
|---|---|---|---|---|---|---|
| | MEAN | SD | MEAN | SD | | |
| The organization's goals and objectives clear to me. | 3.87 | 0.536 | 3.88 | 0.430 | -.478 | **.633** |
| Clear reporting structures have been established. | 3.89 | 0.547 | 3.82 | 0.575 | 2.531 | .011 |
| I am clear about my roles and responsibilities | 4.37 | 0.640 | 4.18 | 0.584 | 6.070 | .000 |
| My immediate manager values the contributions I make. | 4.00 | 0.546 | 3.90 | 0.407 | 3.915 | .000 |
| I get along well with my immediate manager. | 3.99 | 0.671 | 3.59 | 0.611 | 11.955 | .000 |
| Immediate manager helps me in personal development | 4.12 | 0.709 | 3.99 | 0.611 | 3.900 | .000 |
| I feel valued as an employee. | 4.02 | 0.484 | 3.90 | 0.409 | 5.359 | .000 |
| I enjoy being a part of this organization. | 3.98 | 0.605 | 3.67 | 0.626 | 9.775 | .000 |
| Morale is high across the organization. | 4.27 | 0.695 | 4.04 | 0.692 | 6.290 | .000 |
| Senior management treats employees fairly. | 4.10 | 0.723 | 3.96 | 0.643 | 3.736 | .000 |
| Senior management appreciates the work I do. | 4.09 | 0.665 | 3.95 | 0.663 | 4.123 | .000 |
| There are transparency in | 4.14 | 0.767 | 4.01 | 0.696 | 3.421 | .001 |

| | | | | | | |
|---|---|---|---|---|---|---|
| transfer policy | | | | | | |
| Opportunity for personal development and growth | 4.21 | 0.699 | 4.12 | 0.527 | 3.004 | .003 |
| I am satisfied with the equipments which I use in my work. | 4.19 | 0.570 | 4.13 | 0.554 | 2.067 | .039 |
| The physical amenities helps me in doing best | 4.21 | 0.631 | 4.10 | 0.451 | 3.956 | .000 |
| Bank conducts adequate training programmes for its employees. | 3.98 | 0.611 | 4.00 | 0.350 | -.726 | **.468** |
| Employees are appreciated for their developments | 4.25 | 0.654 | 4.27 | 0.551 | -.640 | **.522** |
| I receive the information needed to perform my job well. | 3.97 | 0.529 | 4.02 | 0.273 | -2.087 | .037 |
| My manager listens to his/her staff | 4.34 | 0.663 | 4.14 | 0.451 | 6.599 | .000 |
| Knowledge and information sharing is a group norm across the organization. | 3.82 | 0.535 | 3.88 | 0.400 | -2.733 | .006 |
| I am satisfied with the methods of performance appraisal adopted. | 3.88 | 0.561 | 3.93 | 0.395 | -1.915 | **.056** |
| I receive regular feedback regarding my work performance. | 4.01 | 0.708 | 4.00 | 0.583 | .199 | **.842** |
| Management suggests me with adequate corrective action. | 4.22 | 0.725 | 4.18 | 0.509 | 1.196 | **.232** |
| Overall Organizational Climate | 4.08 | .365 | 3.98 | .225 | 6.241 | .000 |

- T- Test has been applied to examine the difference in the perception between public and private sector bank employees with various statements concerning organizational climate.

- The result of the test indicates that the difference in mean score is significant (p value) at 0.05 levels in case of all the statements except in case of 6 statements viz. "The organization's goals and objectives clear to me", "Bank conducts adequate training programmes for its employees", "Employees are appreciated for their developments", "satisfied with the methods of performance appraisal adopted", "I receive regular feedback regarding my work performance", "Management suggests with adequate corrective action."

- We reject the null hypothesis.

**Ho4:** There is no significant difference among the employees of selected private and public sector banks of Western India regarding various aspects of job satisfaction.

**Table Number 6.41**

**Comparison on various aspects of Job Satisfaction in selected Public and Private Sector banks**

| STATEMENT | PUBLIC BANKS | | PRIVATE BANKS | | T- Value | P- Value |
|---|---|---|---|---|---|---|
| | Mean | SD | Mean | SD | | |
| I find my job interesting | 3.89 | 0.424 | 3.94 | 0.364 | -2.286 | .022 |
| I find my work challenging | 3.89 | 0.518 | 3.82 | 0.525 | 2.725 | .006 |
| I can show my abilities in this job | 4.20 | 0.734 | 4.13 | 0.740 | 1.892 | **.059** |
| I have enough autonomy in doing my job | 4.24 | 0.661 | 4.12 | 0.528 | 3.800 | .000 |
| I get satisfaction from the work I do | 4.23 | 0.584 | 4.09 | 0.484 | 4.961 | .000 |
| Salary paid | 4.02 | 0.424 | 3.94 | 0.449 | 3.487 | .001 |
| Other financial incentives such as HRA, LTC, Low | 3.96 | 0.569 | 3.78 | 0.608 | 5.873 | .000 |

| | | | | | | |
|---|---|---|---|---|---|---|
| interest loans, Conveyance etc. | | | | | | |
| Pay increments and revision | 4.22 | 0.749 | 4.04 | 0.761 | 4.581 | .000 |
| Retirement benefits | 4.23 | 0.580 | 4.07 | 0.525 | 5.832 | .000 |
| There is job security in my organization | 4.06 | 0.376 | 3.96 | 0.322 | 5.537 | .000 |
| Organization try to retain its best employees | 4.00 | 0.676 | 3.70 | 0.639 | 8.792 | .000 |
| I feel safe at work place | 4.32 | 0.678 | 4.13 | 0.702 | 5.316 | .000 |
| Working hours of the bank | 4.18 | 0.695 | 4.13 | 0.679 | 1.429 | **.153** |
| People work like team | 4.16 | 0.695 | 4.07 | 0.658 | 2.481 | .013 |
| Colleagues are friendly and respect each other | 4.20 | 0.602 | 4.09 | 0.560 | 3.730 | .000 |
| Employees consult each other when they need support. | 4.22 | 0.657 | 4.16 | 0.518 | 1.877 | **.061** |
| Individuals appreciate the personal contributions of their peers. | 4.20 | 0.632 | 4.14 | 0.434 | 2.001 | **.046** |
| **Overall Job Satisfaction** | 4.13 | 0.358 | 4.02 | 0.254 | 7.037 | 0.000 |

- Job satisfaction among employees of Public and Private sector Bank was compared using independent T-test.

- T- Test result indicates significant difference in job satisfaction among employees of public and private sector bank regarding various aspects except four viz. "I can show my abilities in this job," "Working hours of the bank", "Employees consult each other and support", and "Individuals appreciate the personal contributions of their peers."

- We reject the null hypothesis as there is significant difference between public and private sector bank employees regarding selected aspects of job satisfaction.

**Ho5:** There is no difference in perception of organizational climate in selected public sector banks of Western India.

**Table Number 6.42**

**Descriptive statistics of Public sector banks**

**On Organizational climate**

| Public sector banks | N | Mean | Std. Deviation |
|---|---|---|---|
| SBI | 250 | 4.01 | .410 |
| BOB | 250 | 3.98 | .332 |
| PNB | 250 | 4.26 | .276 |
| TOTAL | 750 | 4.08 | .365 |

**Table Number 6.43**

**ANOVA Table for Public Sector banks on**

**Perception of Organizational Climate**

| | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 11.519 | 2 | 5.759 | 48.678 | .000 |
| Within Groups | 88.383 | 747 | .118 | | |
| Total | 99.901 | 749 | | | |

**Post Hoc Test (Tukey):**

**Table Number 6.44**

**Multiple Comparisons of Public Sector banks on Perception**

**Of Organizational climate**

| Bank (I) | Bank (J) | Mean Difference (I-J) | Std. Error | Sig. | 95% Confidence Interval | |
|---|---|---|---|---|---|---|
| | | | | | Lower Bound | Upper Bound |
| SBI | BOB | .0224348 | .0307658 | .746 | -.049815 | .094685 |
| | PNB | -.2509565* | .0307658 | .000 | -.323207 | -.178706 |
| BOB | SBI | -.0224348 | .0307658 | .746 | -.094685 | .049815 |
| | PNB | -.2733913* | .0307658 | .000 | -.345641 | -.201141 |
| PNB | SBI | .2509565* | .0307658 | .000 | .178706 | .323207 |
| | BOB | .2733913* | .0307658 | .000 | .201141 | .345641 |

*The mean difference is significant at the 0.05 level.

- Table 6.42 provides descriptive statistics (mean, standard deviation and number of respondents) of organizational climate for each public sector banks viz. SBI, BOB, PNB as well as when all three banks are combined (total).

- Table 6.43 shows the output of the ANOVA analysis. The significance value is 0.000 (p=0.000), which is less than 0.05 and therefore, there is significant difference in the perception of organizational climate between three public sector banks. Therefore we reject the null hypothesis.

- Table 6.44 reveals multiple comparisons showing each bank differs from other. Tukey Post hoc tests on a one way ANOVA was conducted. The result indicates

significant difference in perception of organizational climate between SBI and PNB (p value= .000) as well as between BOB and PNB (p value=.000). However, there was no difference between SBI and BOB.

- Mean score of organizational climate was significantly high for PNB. Respondents of PNB have high positive perception of organizational climate than other two banks.

**HO6:** There is no difference in perception of organizational climate in selected Private sector banks of Western India.

**Table Number 6.45**

**Descriptive statistics of Private sector bank on perception**

**Of Organizational climate**

| Private sector banks | N | Mean | Std. Deviation |
|---|---|---|---|
| ICICI | 250 | 3.95 | .254 |
| AXIS | 250 | 4.02 | .160 |
| HDFC | 250 | 3.97 | .247 |
| TOTAL | 750 | 3.98 | .226 |

**Table Number 6.46**

**ANOVA Table for Private Sector banks on Perception**

**Of Organizational Climate**

| | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 0.585 | 2 | 0.292 | 5.809 | 0.003 |
| Within Groups | 37.604 | 747 | 0.050 | | |
| Total | 38.188 | 749 | | | |

**Post Hoc Test (Tukey):**

**Table Number 6.47**

**Multiple Comparisons of Private Sector banks on Perception**

**Of Organizational climate**

| Bank (I) | Bank (J) | Mean Difference (I-J) | Std. Error | Sig. | 95% Confidence Interval | |
|---|---|---|---|---|---|---|
| | | | | | Lower Bound | Upper Bound |
| ICICI | AXIS | -.0678261[*] | .0200678 | .002 | -.114953 | -.020699 |
| | HDFC | -.0262609 | .0200678 | .391 | -.073388 | .020866 |
| AXIS | ICICI | .0678261[*] | .0200678 | .002 | .020699 | .114953 |
| | HDFC | .0415652 | .0200678 | .097 | -.005562 | .088692 |
| HDFC | ICICI | .0262609 | .0200678 | .391 | -.020866 | .073388 |
| | AXIS | -.0415652 | .0200678 | .097 | -.088692 | .005562 |

*. The mean difference is significant at the 0.05 level.

- Descriptive statistics (mean, standard deviation and number of respondents) of perception of organizational climate for each private sector banks viz. ICICI, AXIS, HDFC as well as when all three banks are combined (total) is presented in table 6.45.

- The output of the ANOVA analysis reveals significance value as 0.003 (p=0.003), which is less than 0.05 and therefore, there is significant difference in the perception of organizational climate between three private sector banks. Hence we reject the null hypothesis.

- Tukey Post hoc tests on one way ANOVA was conducted for multiple comparisons. The result indicated significant difference in perception of

organizational climate between ICICI and AXIS (p value= .002). There was no significant difference in perception of organizational climate between ICICI and HDFC (p value= 0.391) as well between HDFC and AXIS (p value= 0.097).

- Perception of organizational climate is high in AXIS bank than other two banks.

**Ho7:** There is no difference in the level of job satisfaction of selected public sector bank employees (SBI, BOB and PNB) of Western India.

**Table Number 6.48**

**Descriptive statistics of Public sector bank**

**about Job satisfaction**

| Public sector banks | N | Mean | Std. Deviation |
|---|---|---|---|
| SBI | 250 | 4.08 | .419 |
| BOB | 250 | 4.02 | .288 |
| PNB | 250 | 4.29 | .283 |
| TOTAL | 750 | 4.13 | .354 |

**Table Number 6.49**

**ANOVA Table of Public Sector banks on Job Satisfaction**

| | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 9.716 | 2 | 4.858 | 42.914 | 0.000 |
| Within Groups | 84.566 | 747 | 0.113 | | |
| Total | 94.282 | 749 | | | |

**Post Hoc Test (Tukey):**

**Table Number 6.50**

**Multiple Comparisons of Public Sector banks on Job Satisfaction**

| Bank (I) | Bank (J) | Mean Difference (I-J) | Std. Error | Sig. | 95% Confidence Interval | |
|---|---|---|---|---|---|---|
| | | | | | Lower Bound | Upper Bound |
| SBI | BOB | .0595294 | .0300941 | .118 | -.011143 | .130202 |
| | PNB | -.2061176* | .0300941 | .000 | -.276790 | -.135445 |
| BOB | SBI | -.0595294 | .0300941 | .118 | -.130202 | .011143 |
| | PNB | -.2656471* | .0300941 | .000 | -.336320 | -.194974 |
| PNB | SBI | .2061176* | .0300941 | .000 | .135445 | .276790 |
| | BOB | .2656471* | .0300941 | .000 | .194974 | .336320 |

*. The mean difference is significant at the 0.05 level.

- The output of the ANOVA analysis revealed in table 6.49 signifies significance value as 0.000 (p=0.000), which is less than 0.05 and therefore, there is significant difference in the job satisfaction of employees between three public sector banks.

- Tukey Post hoc tests on one way ANOVA was conducted for multiple comparisons. The result indicated significant difference in job satisfaction between SBI and PNB (p value= .000), between BOB and PNB (p value= .000). However there was no significant difference in job satisfaction between SBI and BOB (p value= 0.118)

- Mean score of job satisfaction was significantly high in PNB than other two banks. Thus employees of PNB are more satisfied than SBI and BOB.

**Ho8:** There is no difference in the level of job satisfaction among employees of selected private sector banks (ICICI, AXIS and HDFC) of Western India.

**Table Number 6.51**

**Descriptive statistics of Private Sector banks on Job satisfaction**

| Private sector banks | N | Mean | Std. Deviation |
|---|---|---|---|
| ICICI | 250 | 4.02 | .261 |
| AXIS | 250 | 4.03 | .253 |
| HDFC | 250 | 4.01 | .249 |
| TOTAL | 750 | 4.02 | .254 |

**Table Number 6.52**

**ANOVA Table for Private Sector banks on Job Satisfaction**

| | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 0.054 | 2 | 0.027 | 0.414 | 0.661 |
| Within Groups | 48.366 | 747 | 0.065 | | |
| Total | 48.419 | 749 | | | |

- Descriptive statistics (mean, standard deviation and number of respondents) for job satisfaction in three private sector bank is summarized in table 6.51.

- ANOVA analysis summarised in table revealed significant value (p value) 0.661 which is greater than 0.05. Thus, null hypothesis is accepted.

**Ho9:** There is no significant difference in perception of organizational climate of males and females.

**Table Number 6.53**

**T test - Gender and their association with perception on Organizational Climate**

| Gender | N | Mean | SD | T value | P value |
|--------|-----|------|------|---------|---------|
| Males | 917 | 4.04 | .306 | 1.621 | .105 |
| Females | 583 | 4.02 | .307 | | |

- The relationship between respondent's gender and their perception about organization climate was compared using Independent T test.

- Result of T test indicated the p value as 0.105. Therefore the null hypothesis is accepted i.e. there is no difference in perception of organizational climate of male and female.

**Ho10:** There is no significant association between the bank employee's designation and their perception about organizational climate.

**Table Number 6.54**

**T- Test Designation and their association with perception on Organizational Climate**

| Designation | N | Mean | SD | T value | P value |
|-------------|-----|------|------|---------|---------|
| Officer | 708 | 4.02 | .323 | -1.322 | .187 |
| Clerk | 792 | 4.04 | .292 | | |

- To test the association between qualification of respondents and their perception of organizational climate T test was conducted.

- Table 6.54 presents the p value as 0.187 which is greater than 0.05. Thus null hypothesis is accepted i.e. there is no significant association between the bank employee's designation and their perception about organizational climate.

**Ho11:** There is no significant association between the bank employee's qualification and their perception about organizational climate.

**Table Number 6.55**

**T- Test (Qualification and their association with perception on Organizational Climate)**

| Qualification | N | Mean | SD | T value | P value |
|---|---|---|---|---|---|
| Graduate | 937 | 4.01 | .299 | | |
| Post Graduate | 563 | 4.07 | .318 | -3.429 | .001 |

- P value of T test is 0.001 which is significant and hence we reject null hypothesis.

- That means there is significant difference between graduate and Post graduate in perception about organizational climate.

**Ho12:** There is no significant difference between males and females about their job satisfaction.

**Table Number 6.56**

**T- Test Gender and their Association with Job Satisfaction**

| Gender | N | Mean | SD | T value | P value |
|---|---|---|---|---|---|
| Male | 917 | 4.08 | .305 | | |
| Female | 583 | 4.06 | .326 | 1.315 | .189 |

- T test analysis was used to test the difference in job satisfaction and employees gender.

- P value is 0.189 hence gender of the respondents does not have any significant difference in their level of job satisfaction. Thus null hypothesis is accepted.

**Ho13:** There is no significant difference in the job satisfaction of officers and clerks.

**Table Number 6.57**

**T- Test Designation and Job Satisfaction**

| Designation | N | Mean | SD | T value | P value |
|---|---|---|---|---|---|
| Officers | 708 | 4.04 | .330 | | |
| Clerks | 792 | 4.10 | .295 | -3.580 | **.000** |

- There exist difference in job satisfaction of officer and clerk as p value of T test is 0.000 which is less than 0.05. Therefore the null hypothesis is rejected.

**Ho14:** There is no significant association between the bank employee's qualification and their job satisfaction.

**Table Number 6.58**

**T- Test Qualification and Job Satisfaction**

| Qualification | N | Mean | SD | T value | P value |
|---|---|---|---|---|---|
| Graduate | 937 | 4.06 | .303 | | |
| Post Graduate | 563 | 4.10 | .329 | -2.285 | **.022** |

- There exist difference in job satisfaction of graduate and post graduate as p value of T test is 0.022 which is less than 0.05. Therefore the null hypothesis is rejected.