CHAPTER 1

INTRODUCTION AND DESIGN OF THE STUDY

1.1 INTRODUCTION

Quality of work life (QWL) refers to the level of satisfaction or dissatisfaction with one’s career. Those who enjoy their careers are said to have a high QWL, while those who are unhappy or whose needs are otherwise unfilled are said to have a low QWL. QWL is the quality of relationship between employees and total work environment, concern for the impact of work on individuals as well as on organizational effectiveness and the idea of participation in organizational problem-solving and decision-making. In concurrence with the ascertained importance of an employee’s role in the service exchange process.

It basically talks about the methods in which an organisation can ensure the holistic well-being of an employee instead of just focusing on work-related aspects. It is a fact that an individual’s life can’t be compartmentalized and any disturbance on the personal front will affect his/her professional life and vice-versa. Therefore, organisations have started to focus on the overall development and happiness of the employee and reducing his/her stress levels without jeopardising the economic health of the company.

‘Quality of Work Life’ needs a specific understanding before arriving at a prescriptive definition of the term. It is interesting to note that the term made its first appearance in the Research Journals and in the media in the United States in 1970s. The present researcher looks at this as the perception of Work Quality.

Quality of work life involves job security, good working conditions, adequate and fair compensation and equal employment opportunity all together.
QWL aims at to meet the twin goals of enhanced effectiveness of organization and improved quality of life at work for employees.

Quality of Work life is related to activities which take place at every level of an organization, and which simultaneously enhance human dignity and growth, and promotes greater organizational effectiveness. Quality of Work Life includes the process in which people at all levels work towards organizational effectiveness and thereby achieve satisfaction of work and life. It involves the people in three tiers viz., Management, Employees and Unions.

To work together, to achieve common goals, organizations need a set of actions, changes and improvements in terms of the important objectives of improving valuable life of the workers and the members of the organization and the growth of the organizations.

It is relevant here to make an attempt to identify the most important dimensions that contribute to the enhancement of Quality of Work Life under different perceptions. The areas constituting important aspects of the Quality of Work Life have been considered here by the researcher with meticulous care.

Quality of working life is a process of work organizations which enables its members at all levels to actively participate in shaping the organization environment, methods and outcomes. Work life needs a specific definition before one can go into the Quality of Work Life prevailing in India in general and in the banking industries. Work life naturally means the life of workers, physical and intellectual, in their work environment in office or factory or field-working.

The job factors prevailing at the work place, the compensation employees are getting, the incentives offered to them, their satisfaction with the work environment and the safety and health of the employees etc are to be
analyzed when a researcher looks into the work life. There is no universally accepted definition of the term QWL. However, the attempts so far made to define it mostly refer to favorableness or unfavorableness of a job-environment for the people involved in it. The same definition may be looked at in another way also to equate the QWL with employees’ perception of safety, their degree of satisfaction and the opportunities the work environment provides them to grow and develop as human beings. Hence it is quite necessary for the purpose of this study to look into the full range of human needs to be met at the work place.

Davis and Cherns (1975) defined Quality of Work Life as “the quality of relationship between employees and the total working environment”. QWL programs can be anything from union-management efforts to bring about a decrease in the number of accidents and avoid health problems, painting the workplace walls, improving lighting facilities, and cleaning the workplace.

According to Walton (1975), “QWL is a process by which an organization responds to employee needs for developing mechanisms to allow them to share fully in making the decisions that design their lives at work”.

1.2 NEED FOR THE STUDY

Special attention is to be paid towards the studies on service oriented organizations which play vital role in liberalized economy. Commercial banks are one such major service oriented organizations where there is a dearth of research studies on QWL.

QWL is very significant in the context of commitment to work motivation and job performance. It is the degree to which members of a work organization are able to satisfy important personal needs through their experiences in the organization. Managerial expectations are strongly linked with the organizational
quality of work life and it is a means to facilitate the gratification of human needs and goal achievement.

Hence there is a greater need for a study on QWL in the banking sectors as such an attempt is made to conduct a research on QWL in commercial banks in public and private sectors.

1.3 STATEMENT OF THE PROBLEM

In order to produce quality products and service with minimum wastage, highly talented human resource is a must and they should perceive high level of job satisfaction. Much of the published work on QWL in India recently concentrated in the industries like IT, ITES. The banking sector has undergone a structural change over the past two decades, which has put new stresses and authenticities in front of the bank employees.

Ever-changing technology and increased access to information, has necessitated the studying of organizations with respect to their productivity, efficiency and quality of service rendered. This cannot be attained unless adequate measures are taken to enhance QWL in work organizations. Therefore, we urgently need to enrich our knowledge as what is influencing on the QWL. The rationale of the present study lies in the systematic evaluation and analysis of QWL in commercial banks.

The bank employees have perhaps felt the maximum work pressures and have to deliver timely services in order to meet organizational goals and ensure customer satisfaction. Increased use of technologies and equipment, online bank transactions, increased banking habits of customers, growth of economic conditions and so on can create more stress and decrease quality on work life.
Now banking industry offers a wide range of financial products and services to corporate entities and retail customers through a multiplicity of delivery channels and through its specialized subsidiaries and affiliates in the areas of investment banking, life and non-life insurance, venture capital and asset management apart from regular banking business. This new venture increases the work load for the existing Employees due to non-recruitment in the banking sector presently. Employees in the bank face plenty of problems in relation with provision of diversity of products and services, it is the cause for poor work life in bank place. Working hours in the bank is now increased in order to cope up the increased expectation on rendering services to customers.

In this study, an attempt is made to identify the factors influencing on quality of work life of bank employees in the light of current realities. Long working hours, excessive work pressure, handling demands and unique customer’s requirement in banks make the working environment as non-conducive environment. Based on the above issues the following questions were probed:

1. Whether the employees of banking sector have achieved the Quality of Work Life effectively?
2. How demographic profile influence in perceiving the Quality of Work Life?
3. What are the expectations from the employees to improve the Quality of Work Life?
4. What kind of policies have to be framed to enhance the Quality of Work Life?

1.4 **OBJECTIVES OF THE STUDY**

1. To evaluate the quality of work life among the scheduled commercial bank employees in Erode district.
2. To ascertain the quality of work life among the bank employees in relation with their socio-economic background.
3. To analyze the level of satisfaction on various factors influencing the quality of work life of bank employees.
4. To identify the expectations from the bank employees to improve the quality of work life.
5. To make suggestions to bank management on devising policies to enhance work life quality.

1.5 LIST OF HYPOTHESES

$H_0$ : There is no significant relationship between respondents’ type of the bank employed and the level of satisfaction perceived on quality of work life.

$H_0$ : There is no significant relationship between location of the commercial banks and the level of satisfaction perceived on quality of work life.

$H_0$ : There is no significant relationship between gender of the respondents and the level of satisfaction perceived on quality of work life.

$H_0$ : There is no significant relationship between respondents’ age and level of satisfaction perceived on quality of work life.

$H_0$ : There is no significant relationship between educational qualification of the respondents and the level of satisfaction perceived on quality of work life.

$H_0$ : There is no significant relationship between designation of the respondents and the level of satisfaction perceived on quality of work life.
H₀ : There is no significant relationship between monthly income earned by the respondents and level of satisfaction perceived on quality of work life.

H₀ : There is no significant relationship between experience of the respondents and level of satisfaction perceived on quality of work life.

H₀ : There is no significant relationship between marital status of the respondents and level of satisfaction perceived on quality of work life.

H₀ : There is no significant relationship between family size of the respondents and level of satisfaction perceived on quality of work life.

H₀ : There is no significant relationship between economic aspects of the respondents and level of satisfaction perceived on quality of work life.

H₀ : There is no significant relationship between working conditions of the respondents and level of satisfaction perceived on quality of work life.

H₀ : There is no significant relationship between career growth and development of the respondents and level of satisfaction perceived on quality of work life.

H₀ : There is no significant relationship between work and total life space of the respondents and level of satisfaction perceived on quality of work life.

H₀ : There is no significant relationship between social integration of the respondents and level of satisfaction perceived on quality of work life.
H₀ : There is no significant relationship between employee relations of the respondents and level of satisfaction perceived on quality of work life.

H₀ : There is no significant relationship between discriminating factors of the respondents and level of satisfaction perceived on quality of work life.

H₀ : Various dimensions like economic aspects, physical working conditions, career growth and development, nature of work atmosphere, work and total life space, social integration, interpersonal relationship and discriminating factors is not having positive impact on the Quality of work life of the employees working in commercial banks

1.6 RESEARCH METHODOLOGY

The validity of any research depends upon the methodology adopted by the researcher. The study is an empirical one based on both primary and secondary data. The details regarding research design, sampling design, data collection methods, questionnaire design; statistical tools applied etc are given as follows.

1.6.1 RESEARCH DESIGN

Descriptive method of research has been used for analyzing the quality of work life which exists in the industry. Descriptive study is a research study that describes the characteristics of any individual or of groups. Here it describes the characteristics in terms of the various dimensions of Quality of Work Life. It is preferred because of its convenience and appropriateness for the following purposes:
1. To describe the characteristics of relevant groups, such as employees, in an organization.

2. To determine the employees’ perceptions of QWL dimensions: i.e. how do employees perceive the QWL indicators in their organizations?

3. To determine the degree to which QWL variables are associated.

1.6.2 Sampling Design

For collecting primary data, stratified sampling technique is employed in the study. Stratified sampling is a method of sampling from a population. In statistical surveys, when subpopulations within an overall population vary, it is advantageous to sample each subpopulation (stratum) independently. Stratification is the process of dividing members of the population into homogeneous subgroups before sampling. The strata should be mutually exclusive: every element in the population must be assigned to only one stratum. The strata should also be collectively exhaustive: no population element can be excluded. Then simple random sampling is applied within each stratum. This often improves the representativeness of the sample by reducing sampling error. The population for this study consists of the bank employees in the Erode District, including the employees working in the branches of both the private and public banks. The choice of respondents included in the survey is chosen at random.

The primary data was collected from the bank employees of the following diversified category in the hierarchy like managers, clerks and officers using stratified random sampling method. Banks were classified into private and public sector banks. Further classified into rural, urban and semi-urban. The total population size is 2008 employees. From each stratum, the employees were selected randomly for the data collection. Based on the sampling method the questionnaires were distributed to 753 employees. Out of 753 questionnaires
only 596 could be collected from the respondents which are complete in all aspects. Researcher found 596 valid questionnaires which is 79% of respond rate and taken for analysis.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Type of Banks</th>
<th>Banks</th>
<th>Branch</th>
<th>Population Approximately</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Public Sector Banks</td>
<td>22</td>
<td>171</td>
<td>1368</td>
<td>513</td>
</tr>
<tr>
<td>2.</td>
<td>Private Sector Banks</td>
<td>14</td>
<td>80</td>
<td>640</td>
<td>240</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>36</td>
<td>251</td>
<td>2008</td>
<td>753</td>
</tr>
</tbody>
</table>

### 1.6.3 Sources of Data Collection

#### 1.6.3.1 Primary Data

In order to fulfill the objectives set, the primary data were collected in the form of responses from the employees working in commercial banks of erode district. The employees are the respondents who provide information regarding their perception towards quality of work life. The questionnaires were personally delivered, a pick-up date arranged, usually after one or two weeks. There were cases, however, where respondents preferred to answer the questionnaires immediately. In other cases, the questionnaires had not been completed within the stipulated upon period, so they have to be collected at a later time, which on some occasions exceeded the period of one month.

#### 1.6.3.2 Secondary Data

As with any research, the researcher was aware about the value of secondary data. The secondary data have been drawn from various publications.
secondary data provided the researcher with the information regarding the activities, scope and opinions of other researchers and experts in the initial stages. The data further guided the researcher in defining the variables of the study, identifying the classes of the stakeholders involved in the study. The secondary data provide useful and necessary information supplementing the qualitative aspects of research findings.

For this purpose, the secondary data was collected from all associated sources that include:

- Books on Human Resource Management
- Books on Quality of Work Life
- Indian Banking Association (IBA).
- Indian banker
- Research journals, magazines and periodicals
- Internet web sources
- Libraries of reputed Universities, IIM Bangalore, Institutes in and around Tamilnadu.
- various published and unpublished research reports

1.6.4 Construction of Questionnaire

The key aspect of the present research was identified through the preliminary interviews with some selected respondents. The questionnaire so drafted was circulated among some research experts, bank employees for a critical view with regard to wording, format, sequence and the like. The questionnaire was re-drafted in light of their comments. The scale is been validated and the overall Cronbach’s alpha for all the items were found to be 0.891. The researcher developed a five point rating scale namely ‘strongly disagree’, ‘disagree’, ‘neutral’, ‘agree’ and ‘strongly agree’, for rating the answers to the questions. The respondents were asked to give information on this five point rating scale. In
this rating scale 5 points were given for strong agreement, 1 point for strong
disagreement and in between 3 points were given in the order of rating.

It is an eight pages questionnaire with a short introductory note, so that
the participants could easily understand the nature of the questions that are asked
in it. Using the “structured questionnaire format”, the main section of the
questionnaire is constructed.

1.6.5 Analytical Framework

The crucial point of the study is evaluating the impact of various factors
in determining the quality of work life of employees working in commercial
banks in Erode District. Therefore the study revolves around the dependent
variable that is the quality of work life of bank employees and its relationship
with the related independent variables.

1.6.6 Tools used in the study

The data collected were organized as simple tables and further analyzed
with the help of appropriate statistical tools such as – percentage analysis, two
way tables, Chi-square Test, etc., for logical interpretation of the data collected.
Apart from these univariate tools, regression analysis, factor analysis and
structural equation modelling has been used to ascertain the quality of work life
of bank employees in the study area.

1.6.6.1 Chi-Square Test

In order to assess as to whether there is a significant relationship between
an independent variable and Quality of Work Life, the chi-square ($\chi^2$) test is used
and the formula is given below.
\text{Chi–square test} (\chi^2) = \sum \frac{(O-E)^2}{E}

\text{Degrees of freedom} = (R-1) (C-1)
where, \quad O = \text{observed frequency}
E = \text{expected frequency}

\text{and degree of freedom} = (R-1)* (C-1)
where, \quad R = \text{number of rows}
C = \text{number of columns}

1.6.6.2 Structural Equation Modelling (SEM)

Structural Equation Modelling (SEM) is a statistical technique for testing and estimating causal relations using a combination of statistical data and qualitative causal assumptions. The structural equation model (SEM) consists of graphical display, which has boxes and arrows. Boxes represent observed data and the arrows represent assumed causation. Within the model a variable that receives a one-way directional influence from some other variable in the system is termed as “endogenous” or dependent variable. A variable that does not receive a directional influence from any other variable in the system is termed as “exogenous” or independent variable.

When interpreting structural equation model (SEM) results, the values attached to one-way arrows (or directional effects) are regression coefficients, whereas two-way arrows (nondirectional relationships) are correlation coefficients; regression coefficients and correlations comprise the “parameters” of the model. The regression coefficients and correlations measure the strength of the relations between the variables. A regression coefficient of 0.70 or higher indicates a very strong relationship; 0.50 to 0.69 indicates a substantial relationship; 0.30 to 0.49 indicates a moderate relationship, 0.10 to 0.29 indicates a low relationship; 0.01 to 0.09 indicates a negligible relationship; and a value of
0 indicates no relationship. In this study the AMOS 20.0 statistical package is used to perform structural equation modelling.

1.6.6.3 Factor Analysis

Factor analysis is a factor reduction methodology. When the research assumes that there are so many variables that may have an influence of the dependent variable i.e export performance of apparel exports then it may not be appropriate to retain all the variables as interpretation will become a cumbersome task. Therefore, it would be wise to reduce those many variables into sizable number of factors. Factor analysis helps in reducing the number of factors into sets of variables called as factors. Basically, there are two types of factor analysis namely, exploratory and confirmatory factor analysis. Exploratory factor analysis (EFA) attempts to discover the nature of the constructs influencing a set of responses. Confirmatory factor analysis (CFA) tests whether a specified set of constructs is influencing responses in a predicted way. This study is a confirmatory factor analysis and the factor analysis is carried out using statistical package IBM SPSS Statistics 21.0.

1.6.6.4 Comparative Fit Index (CFI)

The comparative fit index (Bentler 1990) is given by

$$CFI = 1 - \frac{\max\left(\hat{C} - d, 0\right)}{\max\left(\hat{C}_b - d_b, 0\right)} = 1 - \frac{\text{NCP}}{\text{NCP}_b}$$

Where $\hat{C}, d$, and NCP are the discrepancy, the degrees of freedom and the noncentrality parameter estimate for the model being evaluated, and $\hat{C}_b, d_b$ and NCP$_b$ are the discrepancy, the degrees of freedom and the noncentrality parameter estimate for the baseline model.
1.6.6.5 Normed Fit Index (NFI)

The Bentler-Bonett (1980) normed fit index, or $\Delta_1$ in the notation of Bollen 1989b) can be written as

$$NFI = \Delta_1 = 1 - \frac{\hat{C}}{C_b} = 1 - \frac{\hat{F}}{F_b}$$

Where $\hat{C} = n\hat{F}$ is the minimum discrepancy of the model being evaluated and $\hat{C}_b = n\hat{F}_b$ is the minimum discrepancy of the baseline model.

1.6.6.6 Relative Fit Index (RFI)

Bollen's (1986) relative fit index is given by

$$RFI = \rho_1 = 1 - \frac{\hat{C}/d}{\hat{C}_b/d_b} = 1 - \frac{\hat{F}/d}{F_b/d_b}$$

Where $\hat{C}$ and $d$ are the discrepancy and the degrees of freedom for the model being evaluated, and $\hat{C}_b$ and $d_b$ are the discrepancy and the degrees of freedom for the baseline model. The RFI is obtained from the NFI by substituting $F/d$ for $F$. RFI values close to 1 indicate a very good fit.

1.6.6.7 Incremental Fit Index (IFI)

Bollen's (1989) incremental fit index is given by

$$IFI = \Delta_2 = \frac{\hat{C}_b - \hat{C}}{\hat{C}_b - d}$$
where $\hat{C}$ and $d$ are the discrepancy and the degrees of freedom for the model being evaluated, and $\hat{C}_b$ and $d_b$ are the discrepancy and the degrees of freedom for the baseline model. IFI value close to 1 indicates a very good fit.

1.6.6.8 Parsimonious Normed Fit Index (PNFI)

The PNFI is the result of applying the James, Mulaik and Brett, 1982 parsimony adjustment to the NFI:

$$PNFI = \frac{d}{d_b}$$

Where $d$ is the degrees of freedom for the model being evaluated, and $d_b$ is the degrees of freedom for the baseline model.

1.6.6.9 Parsimony Comparative Fit Index (PCFI)

The PCFI is the result of applying the James, Mulaik and Brett, 1982 parsimony adjustment to the CFI:

$$PCFI = \frac{d}{d_b}$$

Where $d$ is the degrees of freedom for the model being evaluated, and $d_b$ is the degrees of freedom for the baseline model.

1.6.6.10 Tucker Lewis Index (TLI)

The Tucker-Lewis coefficient ($\varphi_2$ in the notation of Bollen, 1989) was discussed by Bentler and Bonett (1980) in the context of analysis of moment structures, and is also known as the Bentler-Bonett non-normed fit index (NNFI).
\[ \text{TLI} = \rho_2 = \frac{\hat{C}_b - \hat{C}}{\frac{d_b}{d} - 1} \]

where \( \hat{C} \) and \( d \) are the discrepancy and the degrees of freedom for the model being evaluated, and \( \hat{C}_b \) and \( d_b \) are the discrepancy and the degrees of freedom for the baseline model. The typical range for TLI lies between zero and one, but it is not limited to that range. TLI value close to 1 indicates a very good fit.

1.6.6.11 Root Mean Squared Error of Approximation (RMSEA)

\( F_0 \) incorporates no penalty for model complexity and will tend to favor models with many parameters. In comparing two nested models, \( F_0 \) will never favor the simpler model. Steiger and Lind (1980) suggested compensating for the effect of model complexity by dividing \( F_0 \) by the number of degrees of freedom for testing the model. Taking the square root of the resulting ratio gives the population "root mean square error of approximation", called RMS by Steiger and Lind, and RMSEA by Browne and Cudeck (1993).

\[ \text{Population RMSEA} = \sqrt{\frac{F_0}{d}} \quad \text{estimated RMSEA} = \sqrt{\frac{\hat{F}_0}{d}} \]

1.6.6.12 Multiple Regression Analysis

The regression is a statistical relationship between two or more variables. When there are two or more independent variables, the analysis that describes such relationship is the multiple regressions. This analysis is adopted where there is one dependent variable that is presumed to be in relation with the function of two or more independent variables. In multiple regressions, a linear composite of explanatory variable is formed, in such a way that it has a maximum correlation with an active criterion variable. The main objective of
using this technique is to predict the variability of the dependent variable, based on its co-variance with all the independent variables. It is useful to predict the level of dependent phenomenon through Multiple Regression Analysis models, if the levels of independent variables were given. The linear multiple regression problem is to estimate coefficients of $\beta_1, \beta_2, \ldots, \beta_j$ and $\beta_0$ such that the expression,

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \ldots + \beta_j X_j$$

provides a good estimate of an individual $Y$ score based on the $X$ scores,

Where,

- $Y$ = Level of Satisfaction.
- $X_1$ = Respondents’ type of bank
- $X_2$ = Respondents’ working place
- $X_3$ = Respondents’ Gender
- $X_4$ = Respondents’ Age
- $X_5$ = Respondents’ Educational Qualification
- $X_6$ = Respondents’ Designation
- $X_7$ = Respondents’ Monthly Income
- $X_8$ = Respondents’ Experience
- $X_9$ = Respondents’ Marital Status
- $X_{10}$ = Respondents’ Family size
- $X_{11}$ = Respondents’ Economic aspects
- $X_{12}$ = Respondents’ Working condition
- $X_{13}$ = Respondents’ Career growth and development
- $X_{14}$ = Respondents’ Work and total life space
- $X_{15}$ = Respondents’ Social integration
- $X_{16}$ = Respondents’ Employee relations
\[ X_{17} = \text{Respondents’ discriminating factors} \]

and \[ 0 + 1 + 2 + \ldots + j \] are the parameters to be estimated.

### 1.6.6.13 Henry Garret Ranking

This technique was used to rank out the job related problems and relationship issues perceived by the bank employees in their job. In this method the respondents were asked to rank the given problem according to the magnitude. The order of merit given by the respondents was converted into ranks by using the following formula.

\[
\text{Percentage position} = \frac{100 \ (R_{ij} - 0.5)}{N_j}
\]

Where, \( R_{ij} \) = Rank given for \( i^{th} \) factor by \( j^{th} \) individual.

\( N_j \) = Number of factors ranked by \( j^{th} \) individual

The percentage position of each rank thus obtained is converted into scores by referring to the table given by Henry Garret. Then for each factor the scores of individual respondents are added together divided by the total number of respondents for whom scores were added. These mean scores for all the factors are arranged in the descending order, ranks are given and most important problems are identified.

### 1.6.7 Ethical Consideration

Ethical consideration involving issues of harm, consent, deception, privacy and the confidentiality of data were recognized. While collecting data, the respondents were briefed on the intention of the study and its purpose as an academic study. No participant was coerced to answer questions which were not
comfortable for answering. In keeping with the ethical guidelines, the participants’ individual names and addresses were not used in the study.

1.7 SCOPE OF THE STUDY

The study will highlight the current scenario of quality of work life practiced in the scheduled commercial bank employees in the competitive scenario and the expectations of the employees. The study will also help the banking industry and achieve its aim of quality services through the employee’s dynamic relationship with all the levels of bank environment.

1.8 LIMITATIONS OF THE STUDY

The study suffers from the following limitations.

1. The survey was conducted only in Erode district of Tamil Nadu. Hence, the generalization of the findings of the study is subject to limitations.

2. The survey method which was adopted for collecting the data in this study has its own limitations.

3. There is a problem in soliciting views of employees through structured questionnaire as many employees tend to avoid extremes and take neutral stand regarding many aspects.

4. The data collected being subjective, may not be useful for further study as the views may change after some period of time.

1.9 ORGANIZATION OF CHAPTERS

The report has been organized and presented in five chapters as follows:

The first chapter presents an introduction and design of the study, which includes need for the study, statement of problem, scope of the study, objectives of the study, methodology adopted, limitations of the study and the chapter scheme.
The second chapter reviews the various studies made with respect to Quality of Work Life.

The third chapter explores the overview of QWL, banking industry, and profile of Erode.

The fourth chapter covers data analysis and discussion, through suitable interpretations of results of statistical analysis.

The fifth chapter presents the summary of the findings and conclusion. Based on the findings, suggestions have been made.