CHAPTER-III
DESIGN OF THE STUDY / METHODOLOGY OF THE STUDY

3.0 INTRODUCTION

The procedure is an important phase of research work and the design of the study is of prime importance in attracting research problem in a scientific manner. Kerlingor (1973) defined research design as “The plan, structure and strategy of investigation conceived, so as to obtain answer to reach questions and control variance’ The plan includes an outline of what the investigator will do from writing the hypotheses to the final analysis of the operation of variables. The strategy implies how the research objective will be reached.

Management problems need to be attempted in a systematic manner. The specificity of methodology which is to be adopted is a must for the researcher as it controls and regulates his/her work. Since the presently selected problem is at high importance and forms the major portion in the educational system. To study and resolve it, a type of methodology is adopted and same is stated in the proceeding pages. The problem unfolds its self and shows its distinguished nature. The problem needs to be studied with a particular type of methodology. The chosen methodology not only unfolds the problem but provides valuable information regarding the type of sample, objective tool used,
the hypotheses to be framed and tested, the method of data collection, the sample from which the data is collected and the statistic to be used for the analysis of the data.

Being attached on the problem with full preparation gives valuable result and makes the researcher to arrive at a more stable generation of knowledge and contribute lot to the system of education.

Therefore every prudent investigator is needed to think before planning the design of the study by using normative survey method. systematic procedure and apt And sampled tools are set for the best result and the data analysis and interpretation by using suitable statistical techniques are involved in this chapter of methodology.

3.1 Variables

An expression that can be assigned to any of the set of the value is known as variable. It is the condition or characteristic that the investigator manipulates, controls or observes. Thus, it is likely to change at any time, having a range of possible value. The present study was the survey type of research that involved various variables as following.

3.2 Independent Variable

It is the factor which is measured, manipulated, or selected by the investigator to determine its relationship to an observed phenomenon.
Independent variable is also consigned as the treatment. The independent variables in the present study were Cadre of Job, Gender, Marital status, Type of family, Age, length of service, Educational qualification, Place of the job.

3.3 Dependent Variable

It is that factor which is observed and measured to determine the independent variable, i.e., the factor that appears, disappears, or varies as the experimenter introduces, removes or varies the independent variable. In the present study dependent variables are considered for employees Job Satisfaction.

3.4 Controlled Variable

The factors, which are controlled by the researcher to remove or neutralize any effect, are known as control variable. They might otherwise have been on the observed phenomenon. Following were considered as the control variable during the experiment.

1. Content or Topic

2. Timings of the Survey

3. Employees of Regional Rural Banks (Krishna Grameen Bank and Pragathi Grameen Bank) (A case study of Gulbarga division)
3.5 Presentation of the Variables of the study

Following table 3.1 presents the dependent and the independent variables that are included in the study.

**Table: 3.1**

**Variables of the present study**

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Name of variable</th>
<th>Type of level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Gender</td>
<td>Independent</td>
</tr>
<tr>
<td>2</td>
<td>Age</td>
<td>Independent</td>
</tr>
<tr>
<td>3</td>
<td>Marital status</td>
<td>Independent</td>
</tr>
<tr>
<td>4</td>
<td>Type of family</td>
<td>Independent</td>
</tr>
<tr>
<td>5</td>
<td>Place of the job (Locality)</td>
<td>Independent</td>
</tr>
<tr>
<td>6</td>
<td>Number of children</td>
<td>Independent</td>
</tr>
<tr>
<td>7</td>
<td>Cadre of job</td>
<td>Independent</td>
</tr>
<tr>
<td>8</td>
<td>Length of service</td>
<td>Independent</td>
</tr>
<tr>
<td>9</td>
<td>Educational qualification</td>
<td>Independent</td>
</tr>
<tr>
<td>10</td>
<td>Annual income</td>
<td>Independent</td>
</tr>
</tbody>
</table>

3.6 RESEARCH METHODOLOGY

3.6.1 Research Design

The research intended to collect primary data from the employees of Regional Rural Banks (K.G.B. & P.G.B.) (A case study of Gulbarga division) in the form of well developed tool questionnaire having response a five points and few items having alternatives response scale of five points. A score will be derived from above mentioned questionnaire. Such score shall be analyzed employees wise and Regional Rural Banks (K.G.B. & P.G.B.) wise
for arriving a proper measurement. Job Satisfaction level of the employees. The design of the study is exclusively dependent on the primary information collected from employees of Krishna Grameen Bank and Pragathi Grameen Bank.

3.6.2 Universe of the Study

The Universe or population means, the entire mass of observation, which is the parent group from which a representative sample is chosen for the collection of the data and for whom the researcher derives on the findings. The universe of the study consists of few the Regional Rural Banks (K.G.B. & P.G.B) The information about Regional Rural Banks (K.G.B. & P.G.B.) (A case study of Gulbarga division) retrieved from the internet, various dairies of Regional Rural Banks (K.G.B. & P.G.B.) newspapers and magazines.

3.6.3 Nature of the Study

Regional Rural Banks (K.G.B. & P.G.B.) situated in Gulbarga Division that a researcher has chosen for the study. Since the number of employees working in the Gulbarga Region which, is quite big and as the study being undertaken by an individual researcher, it may be beyond the capacity of individual researcher to pursue the study on hundred percent enumerative basis; Hence, the study has been carried out on the basis of an adequate size of sampled employees of Regional Rural Banks (K.G.B. & P.G.B.)

3.6.4 Scope of the Study

The study is mainly intended to concentrate upon the dependent variables of job satisfaction. The study is included 30+30=60 class-I, 50+50=100 Class-II, 70+70=140 Class-III and 100+100=200 Class-IV
employees from different branches of both Krishna Grameen Bank and Pragathi Grameen Bank in Gulbarga Division. The employees have been surveyed to examine their Job Satisfaction in reference to their Gender, Age, Marital Status, Types of Family, Locality, Number of children, Length of Service, Educational Qualification and Annual Income.

3.6.5 Sample of the Study

Stratified random sampling method was used for select the sample of the study. Few employees of Gulbarga, Shahapur, Sedam and Bidar areas of Krishna Grameen Bank and Bellary, Raichur and Koppal districts of Pragathi Grameen Bank are thought to be considered. For this purpose, a list of all employees of different branches of Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga Division were obtained. From this list 60-class-I, 100-class-II, 140-class-III and 200-class-IV employees were selected from both Krishna Grameen Bank and Pragathi Grameen Bank Branches of Gulbarga Division after giving weightage to various functional departments, experience, age, married and other relevant factors for sample of the study. Thus, the sample size for the study is as follow:

The branch network is spread into Five districts and including branches under G.M. control. Total number of employees 2500 from both K.G.B. and P.G.B. in Gulbarga Division out of them 500 samples were selected for the study as follows:
The list of selected branches of K.G.B. and P.G.B. for data collection was enclosed in the appendix section.

3.7. Research Method

The present study is mainly of opinion survey nature. This study will be a research, based on the primary data and information collected from various sources of secondary data. The information will be analyzed with the use of scientific tools and techniques. 500 employees of the Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga Division were included in sample for the information of their Gender, Age, Marital Status, Type of Family, Number of Childrens, Cadre of job, Length of Service, Educational Qualification and Annual Income.

3.8 Selection of the Tool

For the data collection purpose the investigator tried to use readymade standardized tool for job satisfaction. But few tools are available but they are not covered in my research objectives and themes. So the investigator prepared and standardized the questionnaire on job satisfaction of banking
employees of Regional Rural Bank of Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga Division is included in the sample of the study.

3.9 Brief procedure of construction and standardization of a tool

The investigator before constructing the tool for work, gone through some literature available on Banking system and Job satisfaction, mean while referred few questionnaire relating to job satisfaction of different profession as referring these sources as myself came to know how to prepare and standardized the tool of questionnaire on job satisfaction. The investigator keeping of objectives of research in initial stage each section of questionnaire prepared more number of items based on like attitude method and in few sections of questions were based on open ended response and few questions close ended response were given. The initial draft questionnaire was given to the experts and guide to have correct questions. As per their suggestions and recommendations the questions which were very difficult were deleted and few items were modified on the basis of grammatical errors in items.

And finally the final questionnaire is prepared and other items were put into different sections (based on objective of topic) in the questionnaire. And it is typed systematically, thus the investigator prepared the questionnaire through crude or tradition method. Because of some delimitations while preparing scientifically.

3.10 Method of Data Collection

The data was collected from the sample for the fulfillment of research objectives and to verify the research hypotheses with the use of tool. The data was collected to measure the Job Satisfaction of employees of Regional Rural Bank of Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga
Division. The data for the proposed study has been collected from the following sources.

**Primary Data:** The primary data for the study has been collected through the Job Satisfaction questionnaire. Job Satisfaction Schedule prepared by the investigator itself is used here as a questionnaire for the measurement of job satisfaction of employees included in the sample. In questionnaire, employees’ personal profile is given on the front page and in proceeding pages the Questionnaire includes (i) Existing facilities and services provided to employees, (ii) The economic aspect (pay rewards & benefit) of the employees, (iii) Social aspect of job satisfaction of employees, (iv) The level of training and development received by the employees, (v) Psychological aspect of job satisfaction along with necessary information.

There is no time limit for tool. The responses of employees were obtained by researcher in Regional Rural Bank of Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga Division by oneself. The researcher had gone the Regional Rural Bank of Krishna Grameen Bank and Pragathi Grameen Bank and given the questionnaire to employees and also given necessary instructions, while filling the tools. For the data collection in other Regional Rural Bank of Krishna Grameen Bank and Pragathi Grameen Bank, the tools were sent to various Regional Rural Banks of Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga Division. Thus, the data was collected with the help of relatives and friends working in Regional Rural Bank of Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga Division. 550 tools were sent about employees. Out of them, researcher selected 500 tools that were returned with complete response. About eighty percent
employees supported and cooperated here. Some employees denied giving information and some tools were not completed correctly. Thus, the data has been collected through these channels.

**Secondary Data:** The researcher has collected secondary data as per the requirement from the secondary sources viz. Internet, periodicals, journals, magazines, newspapers, etc.

### 3.11 Method of Data analysis

The data was collected from the sample for the fulfillment of the objective and to verify the research hypothesis with the use of questionnaire.

Job Satisfaction Questionnaire was implemented on employees according to 10 different variables of the study. There were 10 null hypotheses formulated in present study. The collected data has been analyzed with the help of SPSS program. ‘t’-test and ANOVA were used for the analysis.

The ANOVA technique is important in the context of all those situations where the researcher aspired to compare more than two populations. ANOVA is essentially a procedure for testing the difference among different groups of data for homogeneity. There may be variation between samples and also within sample items. ANOVA consists in splitting the variance for analytical purpose. Hence, it is a method of analyzing the variance to which a response is subject into its various components corresponding to various sources of variation.
The basic principle of ANOVA is to test for differences among the means of the populations by examining the amount of variation within each of these samples related to the amount of variation between the samples. In terms of variation within the given population it is assumed that the values of (Xif) differ from the mean of this population only because of random effects i.e. there are influences on (Xif) which are unexplainable, whereas in examining differences between populations we assume that the difference between the mean of the population and the grand mean is attributable to what is called a specific factor' or what is technically described as treatment effect.

For ANOVA the calculated value of F is compared with the table value for v1 and v2 at 5% and 1% level of significance. If calculated value of F is greater than the table value then the F ratio is considered significant and the null hypothesis is rejected. On the other hand, if calculated value of F is less than the table value then null hypothesis is accepted. Many variables were divided into more than two groups, for this ANOVA was calculated viz, Age, Number of children, Cadre of job, Length of service, Educational qualification and Annual income.

The ‘t’-test is used to decide the mean score of significance between two groups. The mean score of two groups is not significantly different means both mean scores are as same as for the both groups select from the population. It means Ho: q1 =q2 (Here q1 and q2 are assuming mean score of population) t-test was used for verify the hypotheses of the present study. The pre assumption of t-test depends on following steps.
1. Sample of the study should be selected randomly
2. Collected data should be presented in an Interval Measurement Method.
3. The characteristics of the variables should be expanded parallel in population.

Null hypotheses were not accepted when the t-value is found 1.96 or more. It means Ho: q1=q2. Null hypotheses are not accepted. It means Ho: q1≠q2 means the difference of the mean score of both groups depends on incidental events. Null hypotheses were accepted when t-value found 1.96 or less. Many variables of Job Satisfaction Questionnaire were divided into two groups. Mean score and Standard Deviation of each group was found. Significant difference of mean score of Job Satisfaction Questionnaire was verified through t-test. Gender, Marital status, Type of family and Locality were divided in two groups.

3.12 Limitations of the Study

- The present study included the employees of the Regional Rural Bank of Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga Division and is limited to the Regional Rural Banks situated at Gulbarga division only.
- The study is not intended to undergo any other aspect of the Regional Rural Bank of Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga Division.
- The study is limited to the present employees of the Regional Rural Bank of Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga Division.