

**CHAPTER - IV**  
**SOCIO-ECONOMIC VARIABLES AND JOB SATISFACTION**

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#### **4.1 INTRODUCTION**

Job satisfaction is a psychological phenomenon which explains the state of mind of the workers related to their job. Psychological mental state of the workers in relation to their job may be positive or negative. While a set of workers in any organisation have positive job satisfaction, others may have negative job satisfaction in their job. Therefore, in every organisation there are workers with positive and negative job satisfaction. It indicates that the job satisfaction of workers differs from individual to individual. It could also be noticed that in every organisation, there are workers with different levels of job satisfaction. Differing levels of job satisfaction have a positive or negative impact on the work performance of the employees in their job. Hence the differing levels of job satisfaction is a serious issue to be noticed immediately. The present chapter explains the differing levels of job satisfaction among different sets of employees in State Bank of India in Kanyakumari District. It helps to locate the set of workers who are dissatisfied in their job in State Bank of India in Kanyakumari District. Further locating of such workers who are dissatisfied in their job is helpful to suggest suitable measures to overcome job dissatisfaction. Because job dissatisfaction of the individuals has serious consequences in the organisation.

Primary data elicited through the structured questionnaire have been used for the preparation of this chapter.

## 4.2 MEASUREMENT OF JOB SATISFACTION

Among the available models, Porter's model is identified to be the best model to measure the level of job satisfaction. The Porter's model measures the job satisfaction of the bank employees through the answers by the employees for three questions asked. The three answers to the questions measure the perception, aspiration and the importance given by the employee to each of the identified job characteristics as outlined by Porter. The questions raised before the employees in State Bank of India reveal the state of mind related to job satisfaction which are represented in the questionnaire by the alphabet a, b and c. The questions are (a) How much he/she finds about the characteristics in the job? (Perception) (b) How much he/she would like to have the characteristics in the job? (Aspiration) (c) How much important are these characteristics for him/her? (importance).

The question with the letter 'a' represents the perception of the employee about job characteristics related to his / her job which elicit information about the perception of job about a particular job characteristics. Similarly the question represented by the alphabet 'b' represents the aspiration of the employee about a particular job characteristic and the question represented by the alphabet 'c' measures the importance what the employee attribute to a particular job characteristic in his / her job.

For each item of job characteristics a respondent was asked to answer three states of their mind represented by a, b, c by circling a number on the rating scale ranging from 5 to 1. Encircling a lower valued number represents the lower significance the respondent attributes to a particular job characteristics and encircling a higher number represents higher significance the employee attributes to a job characteristic. Then the discrepancy scores were calculated as the difference between aspiration and perception (b-a). The result may be positive or negative. The symbol is neglected and sign does not have any significance. Both types of scores were multiplied by the corresponding score of perceived importance (c) of a respondent for each characteristic. This was done for each of 20 job characteristics. The scores of c (b-a) were summed up to calculate the overall job satisfaction of each State Bank of India employee in Kanyakumari District.

Thus an employee with a very high level of job satisfaction gets a maximum score of (+) 400 that is 20 job characteristics  $\times$  5 (5-1) and another employee with total dissatisfaction can get a score of (-) 400 that is 20 characteristics  $\times$  5 (1-5). So the job satisfaction scoring range varies between +400 and -400.

#### **4.3 JOB SATISFACTION IN STATE BANK OF INDIA**

Job satisfaction scores as measured through Porter's model presents the level of job satisfaction of the employees in State Bank of

India in Kanyakumari District. The actual job satisfaction scores scored by the employees of State Bank of India in Kanyakumari District ranged between 1 and 358.

It is interesting to find that in the study area none has negatively scored. It indicates that no employee working in State Bank of India in Kanyakumari District is totally dissatisfied in his / her job.

Table 4.1 exhibits the job satisfaction scores scored by the employees working in State Bank of India in Kanyakumari District.

**Table: 4.1**

**Job Satisfaction Scores of Employees in State Bank of India**

Sl. No.	Scores	No. of employees	Percentage
1	Less than 50	8	2.91
2	50 – 100	61	22.19
3	100 – 150	32	11.63
4	150 – 200	10	3.63
5	200 – 250	134	48.73
6	250 – 300	6	2.18
7	Above 300	24	8.73
	<b>Total</b>	<b>275</b>	<b>100</b>

**Source:** Primary data

It is evident from table 4.1 that 22.19 per cent of the employees working in State Bank of India in Kanyakumari District had the job satisfaction score 50 to 100. It is further made clear that only 59.64

per cent of the employees had the job satisfaction score above 200 which indicates that they have scored above 50 per cent of the maximum score.

Further analysis of the frequency of job satisfaction scores through statistical tools such as mean and standard deviation helps for a further analysis of job satisfaction among employees of State Bank of India in Kanyakumari District. The calculated mean ( $\bar{X}$ ) and standard deviation ( $\sigma$ ) on the raw job satisfaction frequencies gives the results as

$$\begin{aligned}\bar{X} &= 262 \\ \sigma &= 74\end{aligned}$$

The calculated mean and standard deviation were used to fix the boundaries for making further analysis. The boundary levels fixed for further analysis are

$$\begin{aligned}\text{Upper boundary for low level satisfaction} &= \bar{X} - \sigma \\ &= 262 - 74 = 188 \\ \text{Lower boundary for high level satisfaction} &= \bar{X} + \sigma \\ &= 262 + 74 = 336\end{aligned}$$

Thus on the basis of the job satisfaction scores scored by the employees, and the boundaries fixed through the statistical measures, those who scored below 188 are regarded as employees with lower level of job satisfaction, and those with job satisfaction score above 336 are

regarded as employees with higher level of job satisfaction and those with scores between 188 and 336 are regarded as employees with a medium level of job satisfaction.

On the basis of the above yardstick employees in State Bank of India, namely officers, clerical staff and substaff are classified and categorised into three groups namely employees with higher level of job satisfaction, employees with medium level of job satisfaction and employees with lower level of job satisfaction. The details of employees falling under these categories of job satisfaction are presented in table 4.2.

**Table: 4.2**

**Level of Job Satisfaction among the Employees of State Bank of India**

Sl. No.	Level of Job Satisfaction	Officers	Percentage	Clerical Staff	Percentage	Sub staff	Percentage	Total	Percentage
1	Low	17	28.3	43	30.7	51	68	111	40.3
2	Medium	34	56.7	85	60.7	21	28	140	50.9
3	High	9	15.0	12	8.6	3	4	24	8.8
	<b>Total</b>	<b>60</b>	<b>100</b>	<b>140</b>	<b>100</b>	<b>75</b>	<b>100</b>	<b>275</b>	<b>100</b>

**Source:** Primary data

It is clear from table 4.2 that among the officers of State Bank of India 56.7 per cent had medium level of job satisfaction and 15 per cent had higher level of job satisfaction. In the case of clerical staff

30.7 per cent had lower level of job satisfaction and 60.7 per cent had medium level of job satisfaction.

But among substaff 68 per cent had lower level of job satisfaction which is higher than that of the officers and clerical staff. Clerical and substaff had nearly the same level of job satisfaction, that is, 8 per cent had higher level of job satisfaction.

#### **4.4 SOCIO ECONOMIC VARIABLES AND JOB SATISFACTION**

Job satisfaction differs among different sets of workers belonging to three category of employees namely officers, clerical staff, and substaff in State Bank of India in Kanyakumari District. The socio-economic setting of the employees working in State Bank of India is not uniform. Invariably each employee differs from the other at least in any one of the socio-economic variables related to him/her. The job satisfaction also differs from employee to employee. Hence the differing job satisfaction among different employees is analysed from the point of view of their socio-economic variables. The pertinent socio-economic variable related to the employees is identified and their relationship with job satisfaction is analysed in this part. The socio-economic variables identified and related with job satisfaction in the study are,

(i) Age (ii) Gender (iii) Marital status (iv) Social class (v) Religion  
(vi) Number of dependents (vii) Residential status (viii) Distance

(ix) Dwelling status (x) Qualification (xi) Experience (xii) Income (xiii) Status of the spouse (xiv) Type of branch.

These pertinent variables are identified by the researcher for further analysis.

#### **4.4.1 Age**

Age is the metabolic indicator of physical growth of an individual. Job satisfaction varies with age. Minimum age limit for a person to get employment into a bank is 18. The retirement age of the same employee is 60. The psychological aspirations of individuals increase with the increasing age. It is believed that younger people have less aspirations than the older one. Since the aspirations are low at a lower age there is higher satisfactions for younger ones than the older people in employment. As the age increases the satisfaction one gets in the job decreases. An employee is highly satisfied with the simple job which he / she gets at an earlier age. The same employee does not get the same level of satisfaction as he / she increases in age. Hence, there is a relationship among variables, the age and job satisfaction. In order to examine the relationship between these two variables a two way table with age and job satisfaction is constructed. Accordingly employees have been grouped into four categories on the basis of their age. The details of job satisfaction among different groups of bank employees on the basis of their age are presented in Table 4.3.

Land table: 4.3

Table 4.3 makes it clear that there is a relationship between the variables that is, age and job satisfaction, among the employees in State Bank of India in Kanyakumari District. Out of the 60 officials, 34 (56.67 per cent) have medium level of job satisfaction, 9 (15 per cent) officers are at a high level of job satisfaction and 17 (28.33 per cent), officers have a low level of job satisfaction. It indicates that most of the officers are moderately satisfied in their job. Age-wise analysis of job satisfaction reveals that 84.21 per cent of the officers in the age group of 40 to 50 are at a medium level of job satisfaction. Because officers in the age group of 40 to 50 are more active than the officers in other age group. Hence they easily achieve their target in their job and get job satisfaction. The job satisfaction among the officers aged above 50 has declined to certain extent. Similarly, since the officers below age 40 are beginners to the job, they find hard to achieve their target in their job. As a result their job satisfaction is comparatively moderate.

In the case of clerical staff 85 (60.72 per cent) employees have medium level of job satisfaction, 12 (8.57 per cent) employees have high level of job satisfaction and 43 (30.71 per cent) employees have low level of job satisfaction. Age-wise analysis of clerical staff reveals that most of the employees in the age group of 50 to 60 are at a medium level of job satisfaction. It is observed from the analysis that clerical staff after gaining a sufficient experience in the initial ages perform better in their job and get higher job satisfaction upto the age

below 50. But as soon as they reach the age 50 they are frustrated with their job. Hence their job satisfaction declines at the age above 50. Analysis of job satisfaction among substaff reveals that out of 75 substaff 21 (28 per cent) have medium level of job satisfaction and 3 (4 per cent) have high level of job satisfaction and 51 (68 per cent) have low level of job satisfaction. Because of restrictions in employment, there is no substaff in the age group of 20 to 40. Further it is clear from the table that 21 (28 per cent) of the substaff who are in the age group above 40 are at a medium level of satisfaction due to regular and routine work nature of the substaff.

The foregoing discussion on job satisfaction among different employees of different cadres namely officers, clerical staff and substaff shows that there is a significant relationship among the variables - age, cadre of employment and job satisfaction. In order to study the significant relationship among three variables, statistical testing through ANOVA is attempted. The test of ANOVA is proceeded with the null hypothesis that,

**“There is no significant difference in job satisfaction among different cadres of employees with different age group in State Bank of India in Kanyakumari District”.**

In order to apply ANOVA the basic assumption is that the scores in each group has homogenous variances which are tested through

Levene's Test of Equality of Error variances. The result is presented in table 4.4.

**Table: 4.4**

**Levene's Test of Equality of Error Variance — Age**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
1.543	10	264	0.124

It is clear from table 4.4 that the homogeneity of variance assumption is not violated in the present set of data used for ANOVA testing. Since the P value is higher than 0.05, the data is suitable for ANOVA testing.

Hence the test of ANOVA is attempted and the findings are presented in Table 4.5.

**Table: 4.5**

**Job Satisfaction among Different Cadres of Employees having Different Ages – ANOVA**

<b>Source</b>	<b>Sum of squares</b>	<b>df</b>	<b>Mean square</b>	<b>F</b>	<b>P value</b>
Corrected Model	36011.288	10	3601.129	2.087	0.026
Intercept	49662.976	1	49662.976	28.779	0.000
Cadre	14406.651	2	7203.326	4.174	0.016
Age	4440.489	4	1110.122	0.643	0.632
Cadre × Age	6154.923	4	1538.731	0.892	0.469
Error	455574.272	264	1725.679		
Total	910724.000	275			
Corrected Total	491590.560	274			

R square = 0.673  
Adjusted R square = 0.638

It is clear from table 4.5 that there is a significant difference in job satisfaction among different cadres of employees in State Bank of India in Kanyakumari District as evidenced through a lower P value (0.016). But it is identified that there is no significant difference in job satisfaction among the employees with different age as evidenced through a higher P value (0.632). The interactive effect also shows that there is no significant difference in job satisfaction among different cadres of employees with differing ages. It shows that the cadre and age interaction does not have an interactive effect on job satisfaction. It gives the conclusion that age does not have a significant relationship with job satisfaction.

#### **4.4.2 Gender**

In India in olden days there had been a practice among men to work hard in farms. The women are supposed to manage the family and wards as housewives. In course of time after Industrial Revolution male members partially shifted their profession and started working in factories to earn money for their livelihood. This trend continued for years together in India. But in recent times the trend of employment of men and women in job has completely changed and stepped into a new dimension. Now both the husband and wife are employed and both of them look after the family. Women empowerment and social justice movements started at different places in the country in early part of the century encouraged women employment in jobs. The

growing demand for money in family also forced the wife to go for job. The same trend continued in the banking sector too. As the outcome in recent times men and women are equally appointed in all cadres including officials, clerical staff and substaff in all banks. Even-though men and women are equally employed and equally treated in all jobs in many respects men and women differ from one another. The psychological mental temperament of men and women are different. Psychologically women are unstable in decision making. They are not bold enough to withstand in all crisis as men. Eventhough there are exceptions most of the women in employment in banks suffer from this handicap. Similarly women are highly satisfied in their job, whenever they get employment especially in bank. This tempo continuous till her retirements. On the contrary in case of men employees even-though they are initially satisfied with the job in course of time either for better job, or higher salary or higher position or for other reasons, they are not satisfied with their job. Hence, there is a wide disparity in the level of job satisfaction among men and women. It reveals that gender is a pertinent variable which has relationship with the job satisfaction. Table 4.6 exhibits the details of job satisfaction among different gender groups of bank employees in different cadres in State Bank of India in Kanyakumari District.

Land table 4.6

Table 4.6 shows the level of job satisfaction among different gender groups of employees belonging to different cadres. It is clear that there is no significant difference noticed in the job satisfaction of an officers on the basis of gender: 88 per cent (44) of the total male employees are satisfied upto medium level. Only 12 per cent (6) of the employees have the higher level of job satisfaction. Similarly in the case of female employees 30 per cent (3) of the women employees alone are at a high level of job satisfaction. Overall analysis of job satisfaction of men and women officials in State Bank of India shows that 15 per cent of the total officers alone are highly satisfied in their job. Regarding clerical staff, almost similar tendency as noticed among officers is noticed in job satisfaction among men and women. It is found that only 9.09 per cent of the men and 7.69 per cent of the women clerical staff alone have hardly attained a high level of job satisfaction. The others have either attained a lower level or medium level of job satisfaction.

But among the substaff in State Bank of India 25 per cent (1) of the women employees have the higher job satisfaction. But 2.82 per cent (2) of the male employees have attained a higher level of job satisfaction, which is an insignificant number.

Hence in Kanyakumari District contrary to the observation most of the women employees in three grades in State Bank of India are comparatively satisfied at a lesser level than the men. The reason may be that Kanyakumari District is different from the rest of the Districts

in the State in many respects. The social justice movement started in the early 16th century by the social reformers like Ayya Vaikundar, Narayana Guru and Jeevanandam might have made an awareness among women in their job. The invasion of Christian missionaries in the District has resulted in providing education to many. All these factors might have considerably impacted women in their employment status. As the outcome, many women in the District have gone for job in the early ages and acquired an equal status as similar to men. Many of the women employees in the State Bank of India in the District are not the first generation employees. Hence such women employees did not get job satisfaction either on getting a job in a bank or even after getting promotion to a higher grade. As the outcome, men and women working in State Bank of India are almost at a similar level of job satisfaction.

In order to study the significant relationship observed among the three variables namely gender, cadre and job satisfaction statistical testing through ANOVA is attempted. The test of ANOVA is attempted with the null hypothesis that,

**“There is no significant difference in job satisfaction among different cadres of employees belonging to different gender groups in State Bank of India in Kanyakumari District”.**

In order to apply ANOVA the basic assumption is that the scores in each group has homogenous variance which are tested through

Levene's Test of Equality of Error variance is calculated. The result is presented in table 4.7.

**Table: 4.7**

**Levene's Test of Equality of Error Variance — Gender**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
0.325	5	269	0.569

It is clear from table 4.7 that the homogeneity of variance assumption is not violated in the present set of data used for ANOVA testing. Since the P value is higher than 0.05 the data is suitable for ANOVA testing.

Hence the test of ANOVA is attempted and the findings are presented in Table 4.8.

**Table: 4.8**

**Job Satisfaction among Different Cadres of Employees from Different Gender Groups - ANOVA**

<b>Source</b>	<b>Sum of squares</b>	<b>df</b>	<b>Mean square</b>	<b>F</b>	<b>P value</b>
Corrected Model	27657.145	5	5531.429	3.207	0.000
Intercept	371089.707	1	371089.707	215.167	0.000
Cadre	19737.960	2	9868.980	5.722	0.004
Gender	80.877	1	80.877	0.047	0.829
Cadre × Gender	6452.824	269	3226.412	1.871	0.156
Error	463933.415	275			
Total	910724.000	274			
Corrected Total	491590.560				

R square = 0.656  
Adjusted R square = 0.639

It is clear from table 4.8 that there is a significant difference in job satisfaction among different cadres of employees in State Bank of India in Kanyakumari District as evidenced through lower P value (0.004). But, no significant difference is noticed in job satisfaction among the employees belonging to different gender groups as evidenced through a higher P value (0.829). The interactive effect also shows that there is no significant difference in job satisfaction among different cadres of employees belonging to different gender groups which is evidenced through a higher P value (0.156).

It shows that either the gender status or the interacting effect of gender and cadre does not have significant relationship with the job satisfaction of the employees in State Bank of India in Kanyakumari District.

#### **4.4.3 Marital Status**

The responsibilities of married and unmarried employees in their family are different. Comparatively the responsibility of married employees is higher than that of the unmarried employees. Married employees look after their entire family. The demands of the family are to be met by the married family members. The unmarried members do not have such commitments. Hence, even a small amount of remuneration offered to an unmarried employee yields a higher job satisfaction. But even a higher remuneration offered to the married staff does not match with their expectation. Hence, the unmarried

employees are satisfied either at a lower level or at a medium level in their job. It makes a difference in job satisfaction among married and unmarried employees. Table 4.9 reveals the level of job satisfaction among married and unmarried employees in State Bank of India in Kanyakumari District.

Land table 4.9

It is vivid from table 4.9 that married officials are at a higher level of job satisfaction than the unmarried staff. Among the married employees in the official category 86.8 per cent of the staff have either attained the lower level of job satisfaction or a medium level of job satisfaction but among the unmarried employees only 71.42 per cent of the officers have attained either a medium level or lower level of job satisfaction.

But it is not so the case with clerical staff. Among the married clerical employees 97.46 per cent (115) have reached job satisfaction upto medium level. The same is not the case with unmarried employees where 59.1 per cent (13) of the employees have the job satisfaction upto medium level.

In the case of substaff, such a type of comparison of job satisfaction among different categories of employees on the basis of marital status of the employees could not be attempted because there is no unmarried substaff in State Bank of India in Kanyakumari District.

Since the clerical staff are almost similar in age and in particular many of them are young, in the remuneration package there is no difference among married and unmarried clerical staff. But as soon as they are promoted as officials they get a higher salary. But the unmarried ones who are directly appointed as officers, do not get a

higher salary as the promoted officers. Hence, among officials the married senior staff get a higher salary and higher satisfaction than the new unmarried entrants to the officer grade. It shows that there is a relationship among different cadres of employee with different marital status with their job satisfaction. In order to study the significant relationship among job satisfaction, cadre of employment and marital status, ANOVA test is attempted with the null hypothesis that,

**“There is no significant difference in job satisfaction among different cadres of employees with different marital status in State Bank of India in Kanyakumari District”.**

In order to apply ANOVA the basic assumption that the scores in each group has homogenous variance is tested on the data through Levene’s Test of Equality of Error variances. The result is presented in table 4.10.

**Table: 4.10**

**Levene’s Test of Equality of Error Variance — Marital Status**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
1.842	8	266	0.70

It is clear from table 4.10 that the homogeneity of variance assumption is not violated in the present set of data and for ANOVA

testing. Since the P value is higher than 0.05, the data is suitable for ANOVA testing.

Hence the test of ANOVA is attempted and the findings are presented in Table 4.11.

**Table: 4.11**

**Job Satisfaction among Different Cadres of Employees having Different Marital Status – ANOVA**

Source	Sum of squares	df	Mean square	F	P value
Corrected Model	41529.744 <sup>b</sup>	8	5191.218	3.068	0.003
Intercept	17513.128	1	17513.128	10.351	0.001
Cadre	32958.676	2	16479.288	9.740	0.000
Marital status	10230.985	3	3410.328	2.016	0.112
Cadre × Marital status	17503.864	3	5834.621	3.448	0.017
Error	450060.816	266	1691.958		
Total	910724.000	275			
Corrected Total	491590.560	274			

R square = 0.784

Adjusted R square = 0.757

It is clear from table 4.11 that there is significant difference in job satisfaction among different cadres of employees in State Bank of India in Kanyakumari District as evidenced through a lower P value (0.000). But it is identified that there is no significant difference in job satisfaction among the employees with different marital status as

evidenced through a higher P value (0.112). The interactive effect also shows that there is significant difference in job satisfaction among different cadres of employees with different marital status in State Bank of India in Kanyakumari District as evidenced through a lower P value (0.017).

It shows that the cadre of employment and interactive effect of marital status of different cadres of employees have significant relationship with job satisfaction in State Bank of India in Kanyakumari District.

#### **4.4.4 Social Class**

Society is artificially segregated into different sectoral groups called community. It is a man-made segregation which has been continuing ever from vedic days in India. Though it is a man-made segregation it sticks to everyone in the society. No switch over from one community to the other is allowed. No law in the country allows such crossing. Indian society is mainly divided into many communities falling under three groups namely Forward Caste, Backward Caste and Scheduled Caste / scheduled Tribe. Thousands of communities fall under each of these major groups. In India compartmental system is followed for these communities which guarantees a specified percentage of seats to each of these communities in education and job. Similarly each state in the country follows a separate reservation system. The reservation system followed

in the country assures social justice to the suppressed communities in the country.

Once when the reservation system came into force in India in 1956 a specified percentage of seats in education and job were exclusively reserved for the members of Scheduled Caste Scheduled Tribes and Backward Caste. Hence, immediately members from such communities were employed from these large numbers in different jobs including in the banking sector. All those who are employed in community reservation are now economically well placed and well satisfied in their job. Employees belonging to other communities are not so satisfied as the suppressed communities. Hence, there is a wide difference in job satisfaction among employees belonging to different social classes. The details of varying levels of job satisfaction among the employees of State Bank of the India belonging to different communities are presented in Table 4.12.

**Land table 4.12**

Evaluation of job satisfaction among employees belonging to different social classes through table 4.12 shows that job satisfaction among officers belonging to Forward Caste is moderate. It is further identified that 87.50 per cent of the officials belonging to Forward Caste have either the lower or medium level of job satisfaction. Almost similar trend prevails among employees belong to Backward Caste and Scheduled Caste /Scheduled Tribe communities. However 30 per cent of the employees belonging to Scheduled Caste /Scheduled Tribe have a higher job satisfaction.

In the case of clerical staff 90.70 per cent of the employees belonging to Forward Caste have the job satisfaction upto medium level. Similarly 94.59 per cent of the Backward Class employees and 82.60 per cent of the Scheduled Caste /Scheduled Tribes employees have the job satisfaction upto medium level. The reason for the above trend may be the evolution of social justice and communist movement in the District in the early century which has ended in the education and upliftment of the Backward Caste and Scheduled Caste / Scheduled Tribes. This has considerably improved the status of the employees belonging to these communities.

In the case of substaff employees belonging to Forward Caste, Backward Caste and Scheduled Caste / Scheduled Tribes communities, they are ashamed of working as substaff. Hence, they

are not satisfied with their job. However because of the economic compulsions they are forced to work as substaff. Hence, a very meagre number of employees alone have attained a higher level of job satisfaction.

In order to examine the job satisfaction among different cadres of employees belonging to different social class the following hypothesis has been framed and the same is tested through ANOVA.

**“There is no significant difference in job satisfaction among different cadres of employees belonging to different social classes in State Bank of India in Kanyakumari District”.**

In order to apply ANOVA, the basic assumption that the scores in each group of employees should have homogeneous variance. It is established through Levene’s Test of Equality of Error variance. The result is presented in table 4.13.

**Table: 4.13**

**Levene’s Test of Equality of Error Variance — Social Classes**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
3.313	13	261	0.061

It is clear from the Levene’s Test of Equality as presented in table 4.13 that there is homogeneity in variances among the different

groups of employees as evidenced through a higher P value (0.061). Hence ANOVA test can be attempted on the data.

The findings of ANOVA are presented in Table 4.14.

**Table: 4. 14**

**Job Satisfaction among Different Cadres of Employees from Different Social Classes – ANOVA**

Source	Sum of squares	df	Mean square	F	P value
Corrected Model	28368.917	13	2182.224	1.230	0.258
Intercept	62706.698	1	62706.698	35.332	0.000
Cadre	10674.838	2	5337.419	3.007	0.051
Social class	575.661	4	143.915	0.081	0.988
Cadre × Social class	6357.743	7	908.249	0.512	0.825
Error	463221.643	261	1774.796		
Total	910724.000	275			
Corrected Total	491590.560	274			

R square = 0.758  
Adjusted R square = 0.791

It is clear from table 4.14 that there is no significant difference in job satisfaction among the different cadres of employees in the State Bank of India in Kanyakumari District as evidenced through a higher P value (0.051). Similarly it is identified that there is no significant difference in job satisfaction among the employees belonging to different social class as evidenced through a higher P value (0.988). The interactive effect also shows that there is no significant difference in job satisfaction among different cadres of

employees belonging to different social classes as evidenced through a higher P value (0.825). It shows that the cadre of employment and the social class of the employee does not have significant relationship with job satisfaction in State Bank of India in Kanyakumari District.

#### **4.4.5 Religion**

Religion plays a vital role in the personal and social life of the people in India. Each religion has a separate value system, which is different from other religion. Each religion has different faith and belief. The popular religions which have more followers in the country are Hinduism, Christianity, Islam, Jainism, Parsism, Sikhism and Zoroastrianism. Each religion has its own Holy books and Gods /Goddess. Each religion preaches love, peace and passion. Beyond the religious lines, there are believers who do not have faith in God. They claim themselves as atheists. Their number in the country is insignificant. Employees of State Bank of India also follow a religion such as Hinduism, Christianity and Islam. Among different religions Hinduism is too traditional. The followers of Hinduism follow the traditional practices of Hinduism. Christianity and Islam are new to India. Though these two religions are minority in India, the followers of these religions are highly organised and well educated. The educational background of the Christians and Muslims are well disciplined. The preachings in the churches and mosque make them well developed. As the outcome many of the followers of these religions

are either employed or self employed and well placed in the society. Many of the family members from these religious groups are employed in banks. Many of the present day employees in State Bank of India belonging to Christianity and Islam are second or third generation employees. But as far the Hindus the condition is not so. Many members belonging to this religious group are still either unemployed or under employed. Only very few from this religious background are employed. Most of them are first generation employees. Such rarely employed employees belonging to Hinduism feel much happy about their job and highly satisfied in the job. But in the case of Christians and Muslims since many of them are employed over ages and well - settled long years back they are not satisfied with their job. Hence, there is a difference in job satisfaction among the employees following different religions. The level of job satisfaction of the employees belonging to different religious groups are presented in table 4.15.

Land table: 4.15

It is evident from table 4.15 that among the officials job satisfaction is either low or medium with 80.95 per cent of Hindus as against 94.12 per cent of the Christians. The same is the case with clerical and substaff. Among the clerical staff 63.42 per cent of the employees belong to Hinduism are either at medium level or high level of satisfaction as against 81.13 per cent of the Christians and 40 per cent of the Muslims. Evaluation of the level of job satisfaction of the substaff shows that Christians and Hindus are almost equally satisfied either at a medium or high level. It indicates that among officials and clerical staff Christians and Muslims are more satisfied than the Hindus. But among the substaff such a difference could not be noticed.

In order to observe the relationship between the variables job satisfaction, cadres of employees and religion ANOVA test is applied. For applying ANOVA test the following null hypothesis is fixed,

**“There is no significant difference in job satisfaction among different cadres of employees belonging to different religions in State Bank of India in Kanyakumari District”.**

In order to apply ANOVA the basic assumption the scores in each group have homogeneous variance is to be fulfilled. The homogeneity of variance is tested on the data through Levene’s Test of Equality of Error variance. The result is presented in table 4.16.

**Table: 4.16**

**Levene's Test of Equality of Error Variance — Religion**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
2.573	8	266	0.078

It is clear from the Levene's Test of Equality as presented in table 4.16 that there is homogeneity in variances among the groups of employees as evidenced through a higher P value (0.078). Therefore, ANOVA test can be attempted.

The findings of ANOVA are presented in Table 4.17.

**Table: 4. 17**

**Job Satisfaction among Different Cadres of Employees following Different Religions – ANOVA**

<b>Source</b>	<b>Sum of squares</b>	<b>df</b>	<b>Mean square</b>	<b>F</b>	<b>P value</b>
Corrected Model	50184.143	8	6273.018	3.780	0.000
Intercept	45310.658	1	45310.658	27.305	0.000
Cadre	12374.795	2	6187.398	3.729	0.025
Religion	5480.535	2	2740.268	1.651	0.194
Cadre × Religion	26500.677	4	6625.169	3.992	0.004
Error	441406.417	266	1659.423		
Total	910724.000	275			
Corrected Total	491590.560	274			

R square = 0.702

Adjusted R square = 0.075

It is clear from table 4.17 that there is a significant difference in job satisfaction among different cadres of employees in State Bank of India in Kanyakumari District as evidenced through a lower P value (0.025). Similarly it is identified that there is no significant difference in job satisfaction among the employees with respect to religion as evidenced through a higher P value (0.194). But the interactive effect shows that there is a significant difference in job satisfaction among different cadres of employees following different religions as evidenced through a lower P value (0.004). It shows that the interactive effect of religions and the cadre of employees have relationship with job satisfaction of the employees in State Bank of India in Kanyakumari District.

#### **4.4.6 Dependents**

In the Indian fraternal family system, the entire family members depend upon the bread winner of the family. In Indian families the bread winners lead the family as the family head. The income of the bread winner is shared / utilised by all the dependents in the family. Dependents are those who live and continue their life with the support of others. In the families with more number of dependents, each member in the family get a lesser share in the income of the bread winner. The bread winner with more number of dependents find it hard to run the family. This makes them worry much about their family. Further the responsibility of the bread winner with large

number of dependents is comparatively more than the bread winner with lesser number of dependents. Hence the bread winner employed in banks with large number of dependents always revolve in family problems and debts. Such employees are not satisfied with the salary offered to them in the present job. So they are dissatisfied in their job.

Table 4.18 qualifies the relationship between the number of dependents and job satisfaction among different cadres of employees.

Land table : 4.18

It is clear from table 4.18 that among the bank officers 34 (56.67 per cent) employees have medium level of job satisfaction and another 26 (43.33 per cent) members have either low or high level job satisfaction. Analysis of job satisfaction of the officers by number of dependents made it clear that 23 (74.19 per cent) officials having dependent upto three numbers have medium level of job satisfaction. It is true as evidenced in the table that in the case of officials with more than four dependents, the job satisfaction is medium with respect to 10 (45.45 per cent) officers. Hence, it approves the proposition that as the number of dependents are high, the level of job satisfaction is low.

In the clerical cadre employees with dependents upto three, 28 (62.22 per cent) employees have the medium level of job satisfaction. Similarly in the group with four to six dependents, 49 (64.48 per cent) employees have the medium level satisfaction in the job. It shows that as the number of dependents is high the level of job satisfaction is low.

Job satisfaction among substaff showed a different trend. Among the substaff with 3 or less than 3 members 21 (95.45 per cent) employees had either the lower or medium level of job satisfaction. But as the number of dependents increases to six the number of employees with low and medium level of job satisfaction has gone up to 39 representing 97.5 per cent of the employees in the group who

are with either low or medium level of job satisfaction. Similar is the case with employees with six or more dependents. Thus it is clear that in the case of substaff has the number of dependent increases the level of job satisfaction has come down.

In order to statistically examine the relationship between number of dependents and job satisfaction a test of ANOVA is attempted with the null hypothesis that,

**“There is no significant difference in job satisfaction among different cadres of employees with differing number of dependents in State Bank of India in Kanyakumri District”.**

In order to apply ANOVA the basic assumption to be fulfilled is that the scores in each group should have homogeneous variance. The homogeneity is tested on the data through Levene’s Test of Equality of Error variance. The result is presented in table 4.19.

**Table: 4.19**

**Levene’s Test of Equality of Error Variance — Dependents**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
1.348	7	267	0.228

It is clear from the Levene’s Test of equality as presented in table 4.19 that there is homogeneity in variances among the groups of

employees as evidenced through a higher P value (0.228). Hence, ANOVA test can be attempted.

The findings of ANOVA are presented in Table 4.20.

**Table: 4.20**

**Job Satisfaction among Different Cadres of Employees  
With Different Dependents – ANOVA**

Source	Sum of squares	df	Mean square	F	P value
Corrected Model	26884.719	7	3840.674	2.207	0.034
Intercept	35084.764	1	35084.764	20.158	0.000
Cadre	23437.521	2	11718.760	6.733	0.001
Dependent	5033.803	3	1677.934	0.964	0.410
Cadre × Dependent	1611.120	2	805.560	0.463	0.630
Error	464705.841	267	1740.471		
Total	910724.000	275			
Corrected Total	491590.560	274			

R square = 0.655

Adjusted R square = 0.630

It is clear from table 4.20 that there is significant difference in job satisfaction among the different cadres of employees in State Bank of India in Kanyakumari District as evidenced through a higher P value (0.001). Similarly it is identified that there is no significant difference in job satisfaction among the employees with differing dependents as evidenced through a higher P value (0.410). The interactive effect also shows that there is no significant difference in job satisfaction among different cadres of employees with differing

number of dependents as evidenced through a higher P value (0.630). It shows that the dependents of the employees and the interactive effect of dependents does not have significant relationship with job satisfaction in State Bank of India in Kanyakumari District.

#### **4.4.7 Residential status**

Employees working in different branches of State Bank of India in Kanyakumari District reside at different parts of the District. Those residing in urban area enjoy more privileges than the others. Similarly ruralites have some other privileges, which the urban residents do not enjoy. Hence, the facilities and concessions available in rural and urban area are entirely different. In urban area many of the residents are employed either in Government offices or in some other institutions. But in rural area rarely a few are employed. The rate of unemployment is higher in rural area than in the urban area. Those who are employed in rural area are recognised well in their society. The recognition what they enjoy in their villages positively motivate them to work well in their offices. But in the urban and semi urban areas the employees do not command that recognition in the society as the rural employees. The urban employees are not well recognised as the employees from rural area. Hence, the employees from urban area do not get special motivation from the society. This makes them little bored in their work and leaves them with little satisfaction in their job. But the rural workers are happy with the recognition what

they gain in the society which makes them enjoy their job. Because of it the employees hailing from urban area do not get job satisfaction as high as the employees from rural centres. So comparatively rural employees are highly satisfied in their job than the urban employees. It shows that there is a relationship among the variables - residential status and job satisfaction. Table 4.21 shows the residential status of differential cadres of employees working in State Bank of India in Kanyakumari District.

Land table 4.21

Table 4.21 makes it clear that among the employees in State Bank of India 16.67 per cent of the clerical staff hailing from rural area are comparatively more satisfied than officers and substaff. Similarly 86.21 per cent of the clerical staff from semi-urban are satisfied at a medium level. But in the case of urban employees 3.57 per cent and 19.05 per cent respectively of the substaff and officers alone are highly satisfied. It indicates that in urban area job satisfaction among employees is not so high as in rural area. In order to statistically examine the relationship among the variables such as job satisfaction, cadre of employment and residential status the ANOVA test is applied. The test of ANOVA is attempted with the null hypothesis, that is,

**“There is no significant difference in job satisfaction among different cadres of employees having different residential status in State Bank of India in Kanyakumari District”.**

In order to apply ANOVA the basic assumption to be fulfilled is that the scores in each group for analysis should have the homogeneous variance. Homogeneity of variance is tested through Levene’s Test of Equality of Error variance. The result is presented in table 4.22.

**Table: 4.22**

**Levene's Test of Equality of Error Variance — Residential Status**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
3.849	7	267	0.263

It is clear from table 4.22 that the homogeneity of variance assumption is not violated in the present set of data used for ANOVA testing. Since the P value is higher than 0.05, the data is suitable for ANOVA testing.

Hence the test of ANOVA is attempted and the findings are presented in Table 4.23.

**Table: 4.23**

**Job Satisfaction among Different Cadres of Employees with Different Residential Status – ANOVA**

<b>Source</b>	<b>Sum of squares</b>	<b>df</b>	<b>Mean square</b>	<b>F</b>	<b>P value</b>
Corrected Model	33364.619	7	4766.374	2.777	0.008
Intercept	346778.205	1	346778.205	202.061	0.000
Cadre	23454.015	2	11727.008	6.833	0.001
Residential Status	8113.862	2	4056.931	2.364	0.096
Cadre × Residential Status	8038.350	3	2679.450	1.561	0.199
Error	458225.941	267			
Total	910724.000	275			
Corrected Total	491590.560	274			

R square = 0.868

Adjusted R square = 0.843

It is clear from table 4.23 that there is significant difference in job satisfaction among different cadres of employees in State Bank of India in Kanyakumari District as evidenced through a lower P value (0.001). But it is identified that there is no significant difference in job satisfaction among the employees with different residential status as evidenced through a higher P value (0.096). The interactive effect also shows that there is no significant difference in job satisfaction among different cadres of employees with differing residential status as evidenced through higher P value (0.199). It shows that the interactive effect of the residential status of the employees does not have significant relationship with their job satisfaction in State Bank of India in Kanyakumari District.

#### **4.4.8 Distance**

Distance between the residence of the employees working in different cadres of employment and the place of employment is another variable having relationship with job satisfaction. Those who are travelling a long distance for long hours from their residence to their work spot are easily tired and bored in their job. The tiredness in journey is reflected in their job. Such employees are not able to efficiently perform well their work as the others. In Kanyakumari District most of the staff working in State Bank of India are the native of the District. Many of the employees working in banks in the District were appointed elsewhere in the country. But in course of time

because of the special attachment to the native place they got transfers and settled to their native District. It is because of this special attachment in their native place that many staff who started their career as clerk continue as clerk till their retirement without claiming for any promotion. Another interesting thing to be observed in the District is that many of the employees working in State Bank of India reside at their native places in their own houses. Even after getting job in the bank they do not shift their residence. Hence, many employees have to travel for hours a long distance from one end of the District to the other end to work there. The long travel makes the employee tired. The tired employees are dissatisfied in their job. Hence distance between the place of residence and place of employment has a relationship with the job satisfaction. Table 4.24 furnishes the relationship between level of job satisfaction among different cadre employees working in State Bank of India and their distance of travel.

Land Table 4.24

It is inferred from Table 4.24 that among the officials travelling for short and medium distances ranging upto 30 kilo meters 13.64 per cent of the officials alone are satisfied at a higher level. But in case of long distance travellers 30 per cent of the officials are satisfied at a higher level.

Among the clerical staff having short distance travel 78.72 per cent are satisfied either at medium or high level. But among medium distance travellers 76.19 per cent are satisfied at high and medium level which indicates that short distance travelling clerical staff are satisfied more in number than the medium distance travellers. The reason may be that short distance travelling clerical staff own two wheelers. They use / ride on their two wheelers to reach their work spot which make them comfortable. Hence they are happy with their journey and work. It makes them satisfied at a higher level than the medium travellers and long distance travellers.

Among the substaff it is found that 96 per cent of the staff are satisfied upto medium level. Among the shorter distance travellers 95.24 per cent of the staff are satisfied upto medium level and 95.24 per cent of the substaff travelling medium distance are satisfied upto medium level as compared to 94.12 per cent of the sub staff having long distance travel.

In order to test the relationship among job satisfaction of different cadres of employees and the distance the test of ANOVA is attempted. The null hypothesis framed for the purpose is that,

**“There is no significant difference in job satisfaction among different cadres of employees having different distances of travel in State Bank of India in Kanyakumari District”.**

In order to apply ANOVA the basic assumption to be fulfilled is that the scores in each group to be tested should have homogeneous variance. It is tested through Levene’s Test of Equality of Error variances. The result is in table 4.25.

**Table: 4.25**

**Levene’s Test of Equality of Error Variance — Distance**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
1.311	9	265	0.231

It is clear from table 4.25 that the homogeneity of variance assumption is not violated in the present set of data used for ANOVA testing. Since the P value is higher than 0.05, the data is suitable for ANOVA testing.

Hence the test of ANOVA is attempted and the findings are presented in Table 4.26.

**Table: 4.26**

**Job Satisfaction among Different Cadres of Employees  
With Different Distance Travelled – ANOVA**

Source	Sum of squares	df	Mean square	F	P value
Corrected Model	34194.769	9	3799.419	2.201	0.022
Intercept	332815.969	1	332815.969	192.823	0.000
Cadre	14762.744	2	7381.372	4.277	0.015
Distance	7952.236	3	2650.745	1.536	0.206
Cadre × Distance	6262.617	4	1565.654	0.907	0.460
Error	457395.791	265	1726.022		
Total	710724.000	275			
Corrected Total	491590.560	274			

R square = 0.870

Adjusted R square = 0.838

It is clear from table 4.26 that there is a significant difference in job satisfaction among different cadres of employees in State Bank of India in kanyakumari District as evidenced through a lower P value (0.015). Similarly it is identified that there is no significant difference in job satisfaction among the employees with different distance of travel as evidenced through a higher P value (0.206). The interactive effect also shows that there is no significant difference in job satisfaction among different cadres of employees with differing distance of travel as evidenced through a higher P value (0.460). It shows that the distance travelled by the employees and the interactive effect of distances on the different cadres of employees does not have

significant relationship with their job satisfaction in State Bank of India in Kanyakumari District.

#### **4.4.9 Dwelling status**

Employees working in the State Bank of India reside either in their own houses or rented houses or leased houses or in the mortgaged houses. Those who live in mortgaged houses pay a lump sum amount as mortgage money to the owner of the house and reside in the house and enjoy the benefit. But the mortgagee (the employee residing in the house) cannot make any alteration on the house. Once when the mortgage clears the debt the mortgagee has to vacate and hand over the house to the owner. Similarly those who live in rented house give an amount an advance demanded by the house owner as deposit. Further every month the rent as fixed by the owner is to be remitted by the tenant. Once in two or three years whenever the rent is revised by the owner the tenant has to accept the same. The tenant is supposed to maintain the house as in where in condition and has to return the same while vacating the house. So the tenant is not allowed to make any alteration or modifications in the houses where he/she resides. In brief the tenants do not enjoy liberty in the maintenance of residential house.

The employees residing at rental / leased houses frequently shift their residence either because of the unprecedented like in rent or inadvertent interference of the owner in the maintenance of the

house. The frequent change of residence of the employees affects the studies of the wards. Further it unnecessarily disturbs the employees by way of shifting the furniture, utensils and other consumables. So frequent change of residence disturbs the routine life of the employees.

But those employees residing in their own houses are happy with their residence. They have full liberty to modify anything in their house. Well maintained houses make them happy to reside. The personal satisfaction makes the worker work efficiently in the work spot. As a result the employees residing in their own houses get satisfaction in the job. Those workers who reside in rented houses, shift their residence once when they construct their own house. Such employees are highly satisfied when they shift their residence to their own house. The personal satisfaction gained in residing in own house reflects in the job too. As the outcome, such employees get a higher job satisfaction in their job. So dwelling status of the employees of State Bank of India has relationship with the job satisfaction. Table 4.27 explains the relationship between dwelling status and the job satisfaction among State Bank employees in Kanyakumari District.

Land table : 4.27

Analysis of the dwelling status through table 4.27 exhibits that among the officers of the State Bank of India only 16 per cent of the staff residing in rented house alone are highly satisfied. Similarly in the case of officers living in own house 14.29 per cent are highly satisfied. It indicates that officers dwelling in either their own house or the rented house are not highly satisfied.

The level of job satisfaction of the clerical staff reveals that 90.62 per cent of the employees living in rented house are satisfied either at a medium level or at a higher level. But in the case of the employees residing in own house 92.59 per cent of the employees are satisfied upto medium level. But in the case of the satisfied only a meagre number of staff are satisfied at a higher level both in the case of employees residing at owned and rented houses.

The reason for the differing level of job satisfaction may be that housing loan borrowed for the construction of own house might have become a burden to those living in own house. Since it takes a long time to clear the loan borrowed even though they reside in their own house they do not get a higher satisfaction. Dissatisfaction caused by the burden of heavy housing loan also reflects on the job performance; so most of the employees dwelling in own house do not get a higher job satisfaction.

In order to examine the relationship between dwelling status and job satisfaction among different cadres of employees ANOVA test is applied. For applying the ANOVA the following null hypothesis is fixed:

**“There is no significant difference in job satisfaction among different cadres of employees with different dwelling status in State Bank of India in Kanyakumari District”.**

In order to apply the ANOVA test the basic assumption that the scores in each group have homogeneous variance is to be proved. In order to prove the homogeneity the data through Levene’s Test of Equality of Error variance. The result is presented in table 4.28.

**Table: 4.28**

**Levene’s Test of Equality of Error Variance — Dwelling Status**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
1.416	5	269	0.519

It is clear from the Levene’s Test of Equality as presented in table 4.28 that there is homogeneity in variances among the groups of employees as evidenced through a higher P value (0.519). Hence ANOVA test can be attempted.

The findings of the ANOVA are presented in Table 4.29.

**Table: 4.29**

**Job Satisfaction among Different Cadres of Employees  
With Different Dwelling Status – ANOVA**

Source	Sum of squares	df	Mean square	F	P value
Corrected Model	27311.5716	5	5462.314	3.165	0.009
Intercept	310187.991	1	310187.991	179.721	0.000
Cadre	24456.893	2	12228.446	7.085	0.001
Dwelling	174.956	1	174.956	0.101	0.750
Cadre × Dwelling	5525.057	2	2762.528	1.601	0.204
Error	464278.989	269	1725.944		
Total	910724.000	275			
Corrected Total	491590.560	274			

R square = 0.856

Adjusted R square = 0.838

It is clear from table 4.29 that there is a significant difference in job satisfaction among the different cadres of employees in State Bank of India in Kanyakumari District as evidenced through a lower P value (0.001). Similarly it is identified that there is no significant difference in job satisfaction among the employees with different dwelling status as evidenced through a higher P value (0.750). The interactive effect also shows that there is no significant difference in job satisfaction among the different cadres of employees with differing dwelling status. It shows that the dwelling status of the employees and interactive effect of dwelling status does not have significant relationship with job satisfaction in State Bank of India in Kanyakumari District.

#### **4.4.10 Educational Qualification**

Job satisfaction among the officers, clerical staff and substaff in State Bank of India has varied in relation to their educational qualification. Each job requires a specified minimum qualification. However in many jobs the employees have either joined with higher qualification or qualified them with the highest qualification in course of time. Thus in banks in many cases the qualifications of the employees are higher than the required minimum qualification. Those with the minimum qualification are more satisfied in their job than those with higher qualification. But the same staff once when he / she acquires a higher qualification he / she feels that he / she is highly qualified and fit for higher position and higher salary. Hence he / she feels that the present position is not matching with his / her qualification. So he / she is either dissatisfied or little satisfied with the present job. In many cases this makes him / her quit the job or go for other job. Such employees expect promotion or higher avenue in his / her present job from the employer. Once when such a higher pay or promotion is not granted they are dissatisfied. It shows that there is a relationship between qualification and job satisfaction of the employees of different cadres in Sate Bank of India. Table 4.30 shows the level of job satisfaction among different cadres of employees with different educational qualifications in State Bank of India in Kanyakumari District.

**Land table 4.30**

Table 4.30 shows that relationship between different cadres of employees with different educational qualifications and the job satisfaction. Among the officers with higher qualification that is graduation and post graduation - 78.79 per cent and 90.91 per cent respectively have the job satisfaction upto medium level. But officers with lower qualification below Higher Secondary / Pre University Course none has had a higher job satisfaction.

Among the clerical staff in State Bank of India 98.83 per cent of the graduate and 82.61 per cent of post graduates have the job satisfaction upto medium level.

In the case of substaff since all of them are with qualification below S.S.L.C., the variation in job satisfaction with respect to their qualification could not be analysed.

With regard to the analysis of job satisfaction among different employees with different educational qualifications in State Bank of India, it may be concluded that as the education rises the job satisfaction does not increase. Hence it can be concluded that qualification does not have a direct relationship with the job satisfaction.

In order to examine the relationship statistically, the test of ANOVA is attempted with null hypothesis that,

**“There is no significant difference in job satisfaction among different cadres of employees having different educational qualification in State Bank of India in Kanyakumari District”.**

In order to apply ANOVA the basic assumption that the score in each group have homogeneous variance is tested on the data through Levene’s Test of Equality of Error variance. The result is presented in table 4.31.

**Table: 4.31**

**Levene’s Test of Equality of Error Variance — Educational Qualification**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
1.294	11	263	0.100

It is clear from the Levene’s Test of Equality as presented in table 4.31 that there is homogeneity in variances among the groups of employees as evidenced through a higher P value (0.100) and ANOVA test can be attempted.

The findings of ANOVA are presented in Table 4.32.

**Table: 4.32**

**Job Satisfaction among Different Cadres of Employees  
With Different Qualification - ANOVA**

Source	Sum of squares	df	Mean square	F	P value
Corrected Model	42737.658	11	3885.242	2.277	0.011
Intercept	182575.387	1	182575.387	106.978	0.000
Cadre	12300.702	2	6150.351	3.604	0.029
Qualification	15951.845	5	3190.369	1.869	0.100
Cadre × Qualification	5652.708	4	1413.177	0.828	0.508
Error	448852.902	263	1706.665		
Total	910724.000	275			
Corrected Total	491590.560	274			

R square = 0.687  
Adjusted R square = 0.649

It is clear from the table that there is significant difference among the cadres of employees in State Bank of India in Kanyakumari District with regard to job satisfaction as evidenced through a lower P value (0.029). Similarly it is identified that there is no significant difference in job satisfaction among the employees with different qualification as evidenced through a higher P value (0.100). The interactive effect of the cadre and qualification on job satisfaction shows the continued effect of these two variables on job satisfaction. In this case the interactive effect shows that there is no significant relationship among cadre and qualification of employees with job satisfaction in State Bank of India in Kanyakumari District.

#### **4.4.11 Experience**

Another important variable having relationship with job satisfaction is the experience of the employees. Experience represents the years of service put in by an employee in the present or past job over a period of time. The job satisfaction that an employee enjoys in the job a terms of his / her experience is more than what he / she gets in monetary terms. He / she loves the job. He is fond of doing the job. It is especially true in bank jobs. Since getting employment in a bank has a high respect and recognition in the society, those who join in the job are highly satisfied in the jobs. But in course of time the case turns differently. The employees become monotonous. Hence they get bored in the job. As the years progress the level of job satisfaction comes down. So in course of time such employees are not happy with their job and dissatisfied in their job. During this period, many of the employees try to quit their jobs. It shows that there is a relationship between the experience of the employees of different cadres and job satisfaction. The details of Job satisfaction among different groups of employees on the basis of experience is presented in table 4.33.

Land table 4.33

Analysis of job satisfaction of the employees with different years of experience in State Bank of India in Kanyakumari District shows that in the official category 56.67 per cent of the employees are with medium level of job satisfaction. Experience-wise analysis of job satisfaction among officers reveals that 71.43 per cent of the employees in the experience group of 15 to 20 years had the medium level of job satisfaction. It is significant to note that among the officials 14.28 per cent of the staff with more than 5 years experience had the higher level of job satisfaction.

Job satisfaction among the clerical staff reveals 60.71 per cent of the staff belonging to different years of experience had a medium level of job satisfaction. Similarly 8.57 per cent of the clerical staff with different years of experience had a higher level of job satisfaction.

The table further reveals that 68 per cent of the substaff are at a lower level of job satisfaction. No employee had attained a higher level of job satisfaction in the experience group with less than 5 years service. It is found that only 4 per cent of the total substaff with different years of experience are at a higher level of job satisfaction.

It indicates that in Kanyakumari District since most of the employees (official, clerical, substaff) are the local residents and reside in the same city / town / village where the bank is located the experience makes them bored. Since they confine their life within the

District and as the age increases and the experience goes up the clerical staff are frustrated with the job. Hence, the long years of experience in the local District gives dissatisfaction to them in the job.

In order to observe the relationship among job satisfaction of different cadres of employees with experience and to statistically study the relationship the ANOVA test is applied. For applying ANOVA a null hypothesis is fixed as,

**“There is no significant difference in job satisfaction among difference cadres of employee with Experience in State Bank of India in Kanyakumari District”.**

In order to apply ANOVA the basic assumption is that the scores in each group should have homogeneous variance. It is established through Levene’s Test of Equality of Error variance. The result is presented in table 4.34.

**Table: 4.34**

**Levene’s Test of Equality of Error Variance — Experience**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
1.124	17	257	0.348

It is clear from the Levene’s Test of Equality as presented in table 4.34 that there is homogeneity in variances among the groups of employees as evidenced through a higher p-value (0.348) and ANOVA test can be attempted.

The findings of the ANOVA is presented in Table 4.35.

**Table: 4.35**

**Job Satisfaction among Different Cadres of Employees  
With Different Year of Experience – ANOVA**

Source	Sum of squares	df	Mean square	F	P value
Corrected Model	48353.100	17	2844.300	1.649	0.053
Intercept	169190.939	1	169190.939	98.101	0.000
Cadre	12499.158	2	6249.579	3.624	0.028
Experience	2876.167	5	575.233	0.334	0.892
Cadre × Experience	26735.733	10	2673.573	1.550	0.122
Error	443237.460	257	1724.659		
Total	910724.000	275			
Corrected Total	491590.560	274			

R square = 0.698

Adjusted R square = 0.639

It is clear from table 4.35 that there is significant difference in job satisfaction among different cadres of employees in State Bank of India in Kanyakumari District as evidenced through a lower P value (0.028). Similarly it is identified that there is no significant difference in job satisfaction among the employees having different years of experience as evidenced through a higher P value (0.892). The interactive effect also shows that there is no significant difference in job satisfaction among different cadres of employees with differing experiences as evidenced through a higher P value (0.122). It shows that the experiences and cadre of employment of the employee does not have significant relationship with the job satisfaction in State Bank of India in Kanyakumari District.

#### **4.4.12 Income**

The earnings what an employee earns from different sources constitute the income of an employee. It does not include the earnings of other family members. Similarly the agricultural income and the business income of the family members are also not included in the income explained under this head. Further the income discussed under the head does not include income accruing from personal property including agricultural field and other secondary businesses.

Normally the income of a bank employee includes basic pay, dearness allowance, house rent allowance, special allowance and bonus. Different pay structures are followed for officials, clerical staff and substaff.

Employees earning higher income in their job are well placed. They are highly satisfied in their life. The satisfaction what they get in their personal life reflects in the official career too. As the outcome, employees working in State Bank of India with higher earning are highly satisfied in their job. Hence, there is a relationship among income and job satisfaction. Table 4.36 lists the relationship between income and job satisfaction.

Land table 4.36

The job satisfaction as evidenced through table 4.36 shows that among the officers job satisfaction ranged upto medium level. In the case of officers with income between 10000 and 20000, and between 30000 and 40000, 75 per cent of the employees had the job satisfaction upto the medium level. Only a very meagre number of officers had attained a higher level job satisfaction.

As far the clerical staff, 93.48 per cent of the employees in the income group between 20000 and 30000 followed by 92.11 per cent of the employees in the income group between 10000 and 20000 have attained either the lower or medium level of job satisfaction. It shows that with respect to clerical staff the job satisfaction has not become high among majority of the employees in this category. Substaff have not attained a significant satisfaction in relation to income.

In brief it may be concluded that employees even in a higher salary are not satisfied at a higher level in their job. The reason may be that the employees are not satisfied with the present pay structure. Hence they are frustrated with the present job. As the result only a very few in number have attained a higher level of job satisfaction.

To test the significance of relationship among different cadres of employees, their income and job satisfaction ANOVA test is attempted with the null hypothesis that,

**“There is no significant difference in job satisfaction among different cadres of employees with differing income in State Bank of India in Kanyakumari District”.**

In order to apply the ANOVA the basic assumption that the scores in each group has homogeneous variance is tested on the data through Levene’s Test of Equality of Error variance. The result is presented in table 4.37.

**Table: 4.37**

**Levene’s Test of Equality of Error Variance — Income Level**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
1.214	11	263	0.278

It is clear from the Levene’s Test of Equality as presented in table 4.37 that there is homogeneity in variances among the groups of employees as evidenced through a higher P value (0.278) ANOVA test can be attempted.

The findings of the ANOVA are presented in table 4.38.

**Table: 4.38**

**Job Satisfaction among Different Cadres of Employees  
With Different Income – ANOVA**

Source	Sum of squares	df	Mean square	F	P value
Corrected Model	37488.212	11	3408.019	1.974	0.031
Intercept	60979.441	1	60979.441	35.317	0.000
Cadre	10386.131	2	5193.066	3.008	0.051
Income	3480.547	4	870.137	0.504	0.733
Cadre × Income	9802.495	5	1960.499	1.135	0.342
Error	454102.348	263	1726.625		
Total	910724.000	275			
Corrected Total	491590.560	274			

R square = 0.876

Adjusted R square = 0.838

It is clear from table 4.38 that there is no significant difference in job satisfaction among the different cadres of employees in State Bank of India in Kanyakumari District as evidenced through a higher P value (0.051). Similarly it is identified that there is no significant difference in job satisfaction among the employees with different income status as evidenced through a higher P value (0.733). The interactive effect also proves that there is no significant difference in job satisfaction among the different cadres of employees with differing income as the cadre and income interaction does not have significant relationship with job satisfaction.

#### **4.4.13 Status of the Spouse**

The family background of the employees differ from one to other especially with regard to the spouse status. While the spouses of a few employees in State Bank of India are employed, the spouses of the others are unemployed. The employees with employed spouses have additional work in their family. They have to share the work of their spouses in their houses. On the other hand the unemployed spouses look after the family and assist their husband even in their official work. Hence the employees with unemployed spouses are tension free. Such employees comparatively work better in their job. Lighter family burden drives such employees to work more efficiently than the others. Hence the job satisfaction of the employees with unemployed spouses are higher than the job satisfaction of the employees with employed spouses. It shows that the status of the spouse has a relationship with the job satisfaction. The relationship between the status of the spouse of the different cadres of employees and the level of job satisfaction in State Bank of India in Kanyakumari District is shown in Table 4.39.

Land table 4.39

It is inferred from Table 4.39 that majority of the spouses of the substaff (59 per cent) in State Bank of India in Kanyakumari District are unemployed. But it is not so in the case of officers and clerical staff. Among the employees with employed spouses job satisfaction was high with 26.09 per cent of the officers. But among the clerical and substaff with employed spouse 85.48 per cent 93.75 per cent respectively had satisfaction medium level which indicates that in case of officers even-though their spouses are employed, the maid servants services available at their residences make them free to serve better in their job so they have a higher job satisfaction.

Analysis of employees with unemployed spouses reveals that 3.39 per cent of substaff are at a higher level of job satisfaction. In case of officers and clerical staff 8.11 per cent and 3.85 per cent are highly satisfied in their job. The reason traced for this trend may be that the clerical staff and officers get a high level of assistance. But the substaff do not get assistance as like officers and clerical staff in their family. It has seriously influenced the job satisfaction among the officers and clerical staff.

In order to examine the relationship between the job satisfaction, cadre of employment and employment status of the spouse the ANOVA test is applied. ANOVA test is attempted with the following null hypothesis,

**“There is no significant difference in job satisfaction among different cadres of employees with spouse employment status in State Bank of India in Kanyakumari District”.**

In order to apply ANOVA the basic assumption that the score in each group have homogenous variance is tested through Levene’s Test of Equality of Error variance. The result is presented in table 4.40.

**Table: 4.40**

**Levene’s Test of Equality of Error Variance — Spouse Status**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
1.283	8	266	0.252

It is clear from table 4.40 that the homogeneity of variance assumption is not violated in the present set of data used for ANOVA testing. Since the P value is higher than 0.05, the data is suitable for ANOVA testing.

Hence the test of ANOVA is attempted and the findings are presented in Table 4.41.

**Table: 4.41**

**Job Satisfaction among Different Cadres of Employees With Spouse Employment Status - ANOVA**

Source	Sum of squares	df	Mean square	F	P value
Corrected Model	41692.635	8	5211.579	3.081	0.002
Intercept	36404.954	1	36404.954	21.524	0.000
Cadre	24095.654	2	12047.827	7.123	0.001
Spouse employment	5647.405	3	1882.468	1.113	0.344
Cadre × Spouse employment status	18521.870	3	6173.957	3.650	0.013
Error	449897.925	266	1691.346		
Total	910724.000	275			
Corrected Total	491590.560	274			

R square = 0.673  
Adjusted R square = 0.638

It is clear from table 4.41 that there is a significant difference in job satisfaction among different cadres of employees in State Bank of India in Kanyakumari District as evidenced through a lower P value (0.001). But it is identified that there is no significant difference in job satisfaction among the employees with spouse employment as evidenced through a higher P value (0.344). The interactive effect also shows that there is significant difference in job satisfaction among different cadres of employees with differing spouse employment status. It shows that the cadre the spouse status of the employees and the interactive effect of spouse status cadre of employees have relationship with job satisfaction.

#### **4.4.14 Type of Branch**

State Bank of India has branches throughout the breadth and width of the country. Urban branches are equipped with modern facilities. They are located at main places in major towns/cities. In major cities staff quarters are provided to the staff at subsidised rate. The residential apartments are well connected with proper transportation including railways and airways. Uninterrupted electricity and water service are provided to them. Educational services of higher quality are available in such towns and cities. Every services including entertainment are sufficiently available in cities. In rural villages the branches are not well connected through roads. Similarly other essential services are not sufficiently available. Hence there is always a high preference among employees to work in urban branches. Those who got their placement in urban centers are happy with their job. Because they get all facilities needed to them in their nearby places. Hence, the staff working in the urban branches work in fuller satisfaction than the staff working in rural branches. Table 4.42 demonstrates the level of job satisfaction among different cadres of employees working in rural and urban branches in State Bank of India in Kanyakumari District.

Land table 4.42

It is evident from table 4.42 that among officials job satisfaction is low or medium with 80.95 per cent of the employees in urban branches as against 87.18 per cent in rural branches. Among the clerical staff 82.61 per cent of the employees working in urban branches are either at a medium or lower level of satisfaction as against 95.74 per cent in the case of rural branches. Similarly in the substaff category 91.31 per cent of the employees in urban branches and 98.08 per cent of the employees in rural branches have reached either the low or medium level of job satisfaction.

Branch-wise analysis of job satisfaction reveals that comparatively more number of employees working in rural branches employees falling under three categories are satisfied upto medium. So urban branches have given a higher job satisfaction to its employees than rural branches.

In order to test the relationship among the variables such as job satisfaction, type of branch, and cadres of employees ANOVA test is attempted. For applying ANOVA test the following null hypothesis is fixed:

**“There is no significant difference in job satisfaction among different carders of employees working in different type of branches in State Bank of India in Kanyakumari District”.**

In order to apply ANOVA, the basic assumption is that the scores in each group should have homogeneous variance. The homogeneity of variance among different groups is tested on the data through Levene's Test of Equality of Error variance. The result is presented in table 4.43.

**Table: 4.43**

**Levene's Test of Equality of Error Variance — Types of Branch**

<b>F</b>	<b>df<sub>1</sub></b>	<b>df<sub>2</sub></b>	<b>Significance</b>
1.489	5	269	0.065

It is clear from the Levene's Test of Equality as presented in table 4.43 that there is homogeneity in variances among the groups of employees as evidenced through a higher P value (0.065) ANOVA test can be attempted.

The findings of the ANOVA are presented in table 4.44.

**Table: 4.44**

**Job Satisfaction among Different Cadres of Employees  
Working in Different Types of Branch – ANOVA**

Source	Sum of squares	df	Mean square	F	P value
Corrected Model	34339.619	5	6867.924	4.040	0.001
Intercept	362417.943	1	362417.943	213.210	0.000
Cadre	16920.756	2	8460.378	4.977	0.008
Type of branch	2569.615	1	2569.615	1.519	0.220
Cadre × Type of branch	1100.563	2	550.282	3.236	0.041
Error	457250.941	269	1699.818		
Total	910724.000	275			
Corrected Total	491590.560	274			

R square = 0.870

Adjusted R square = 0.853

It is clear from table 4.44 that there is significant difference in job satisfaction among different cadres of employees in State Bank of India in Kanyakumari District as evidenced through a lower P value (0.008). Similarly it is identified that there is no significant difference in job satisfaction among the employees with different types of branches as evidenced through a higher P value (0.220). The interactive effect also shows that there is no significant difference in job satisfaction among different cadres of employees with differing type of branches. It shows that the interactive effect of type of branches and the type of branches of the employees does not have relationship with job satisfaction in State Bank of India in Kanyakumari District.

#### 4.5 SUMMARY

In this chapter fourteen socio economic variables have been identified as having relationship with the job satisfaction of employees of the State Bank of India in Kanyakumari District. The relationship existing between these fourteen variables and job satisfaction has been exposed theoretically and explained through two-way tables. Subsequently, the relationship between the fourteen variables with the job satisfaction has been tested with the help of ANOVA test. Statistical testing through ANOVA test reveals that the following socio-economic variables have significantly relationship with the job satisfaction of employees of State Bank of India in Kanyakumari District. They are:

- i. Marital status
- ii. Religion
- iii. Status of the spouse

Further, it is identified that the following socio-economic variables do not have significant relationship with the job satisfaction.

1. Age
2. Gender
3. Social class
4. Dependents
5. Residential status
6. Distance of travel
7. Dwelling status
8. Educational Qualification
9. Experience
10. Income
11. Type of Branch