

CHAPTER - V
FACTORS INFLUENCING JOB SATISFACTION

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5.1 INTRODUCTION

Job satisfaction is a pleasurable emotional state, resulting from personal and job related variables. Job satisfaction describes how far an individual is satisfied in his/her job. There are numerous variables that influence job satisfaction of an employee. Some of the important variables are the level of pay and benefits, fairness of the promotion system, the quality of the working conditions, leadership, social relationship with others, feeling of doing a job worthy, obtaining co-operation from customer, recognition outside the bank, job security and sympathetic attitude of the management. In addition to these, there are several other variables which individually and collectively contribute to job satisfaction.

The present chapter explains the role played by each of these identified variables in job satisfaction of the employees of the State Bank of India in Kanyakumari District. Factor analysis, a multivariate analysis used in the study has helped to locate the latent factors related to job satisfaction. Multiple regression analysis establishes relationship between these identified latent factors and job satisfaction and helps to locate the role of each of these factors in job satisfaction. Primary data collected through a questionnaire is used for the preparation of the present chapter.

5.2 VARIABLES INFLUENCING JOB SATISFACTION

Job satisfaction is influenced by several variables which are either related to the employees or their job. While a few of such variables are personal in nature, the others are related to their job. Further many of such variables are quantitative in form while a few others are non-quantitative. In the study it is observed that there are 31 variables directly or indirectly related to the job satisfaction of the employees' in the State Bank of India in Kanyakumari District. They are

1. Salary and allowances
2. Other benefits and services
3. Risk in the job
4. Freedom to work
5. Challenging nature of job
6. Training provided by the employer
7. Chance for personal development
8. Chance for enhancement of social status
9. Monotonous work
10. Recognition gained in the work
11. Prizes and awards
12. Chance for gaining public relationship
13. Organisational policies
14. Recreational facilities
15. Delegation of authority
16. Social concern of the organisation
17. Fruitful union activities
18. Relationship among co-workers
19. Chance for suggestions

20. Congenial working climate
21. Boss - subordinate relationship
22. Safety measures
23. Creativity
24. Personal and family problems
25. Psychological stress and frustration
26. Physical inabilities and health problems
27. Heavy work
28. Grievance redressal mechanism
29. Reasonability in transfer policy
30. Promotion opportunity
31. Job security

Since these variables that tend to influence job satisfaction of employees in the State Bank of India in Kanyakumari District are in different forms, with a view to generalising their influence on job satisfaction the scaling technique is employed. Likert type of scale with five stages is evolved by the researcher and used to measure the influence of each variable on job satisfaction. In order to study the influence of these 31 variables on job satisfaction, thirty one statements depicting influence were formed with five points. Out of them 28 statements are positive statements and the others are negative statements. The positive statements have five stages namely Highly Influence (HI), Influence (I), Not at all Influence (N), Negative Influence (NI), and Highly Negative Influence (HNI). The scores assigned for these five stages are 5, 4, 3, 2, and 1 respectively. The scoring pattern for the negative statements are 1, 2, 3, 4 and 5 respectively.

Thus an employee with higher job satisfaction resulting from the influence of a particular variable can get a maximum score of 5 and a minimum of one with respect to every variable. An employee scoring below 3 with respect to any one variable is considered either not at all influenced or negatively influenced by the variable. Having the above measure as the yardstick, the influence of the observed 31 variables on job satisfaction of the employees in the State Bank of India in Kanyakumari District has been observed and the results are presented below.

5.2.1 Salary and Allowances

Salary and allowances are the monetary form of remunerating the employees for their services. Salary and allowances include basic pay, dearness allowance, house rent allowance and other special allowances. Salary and monetary allowances granted by the State Bank of India to its employees influence them to work positively. The employees with higher salary and allowances are comparatively satisfied at a higher level than others. Hence in the study salary and allowances offered is observed as a variable influencing job satisfaction. Table 5.1 exhibits the satisfaction level of the respondents with respect to 'salary and allowances'.

Table: 5.1**Salary and Allowances and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly influenced	-	-	3	15 (5.04)	1	5 (2.75)	4	20 (3.19)
2.	Influenced	14	56 (38.09)	23	92 (30.87)	18	72 (39.56)	55	220 (35.08)
3.	Not at all Influenced	4	12 (8.17)	7	21 (7.04)	5	15 (8.24)	16	48 (7.65)
4.	Negatively Influenced	37	74 (50.34)	63	126 (42.28)	39	78 (42.86)	139	278 (44.34)
5.	Highly Negatively Influenced	5	5 (3.40)	44	44 (14.77)	12	12 (6.59)	61	61 (9.74)
	Total	60	147 (100)	140	298 (100)	75	182 (100)	275	627 (100)
	Mean score	2.45		2.13		2.43		2.28	

Source: Primary data

Note: Figures in brackets indicate percentages

Table 5.1 exhibits the level of influence of the variable 'salary and allowances' on job satisfaction. It is clear that among the officers and clerical staff 61.91 per cent and 64.09 per cent respectively of the staff are either not influenced or negatively influenced by the variable with respect to job satisfaction. But in the case of substaff 57.69 per cent of them are at the negative side. As a whole in State Bank of India 61.73 per cent of the staff have not been influenced by the salary and allowances offered by the bank. Analysis of the mean score of the variable indicates that the variable has not been a significant one in job satisfaction as evidenced through its poor mean score 2.28.

It shows that the employees are negatively influenced with the existing salary structure which is reflected in their job satisfaction.

5.2.2 Other Benefits and Services

In addition to salary, the employees are granted bonus, over time salary (rarely), travelling allowance, reimbursement of house rent, petrol allowance, leave travel concession, medical allowances and the like. All these benefits, in addition to the usual salary allowances, provided to the employees in the State Bank of India influence job satisfaction. Whenever the above mentioned benefits are hiked there is a hike in job satisfaction. Then, whenever the employees feel that the other benefits and services provided to them are quite insufficient they are dissatisfied. Hence, job satisfaction of the employees is influenced by other benefits and services provided by the bank. The level of influence of the variable 'other benefits and services' provided to employees in the State Bank of India on job satisfaction varied among different category of employees. The details of job satisfaction are furnished in Table 5.2.

Table: 5.2**Other Benefits and Services and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly influenced	-	-	2	10 (3.25)	5	25 (14.29)	7	35 (5.6)
2.	Influenced	9	36 (25.35)	23	92 (29.87)	8	32 (18.29)	40	160 (25.6)
3.	Not at all Influenced	14	42 (29.58)	14	42 (13.64)	15	45 (25.71)	43	129 (20.64)
4.	Negatively Influenced	27	54 (38.03)	63	126 (40.90)	26	52 (29.71)	116	232 (37.12)
5.	Highly Negatively Influenced	10	10 (7.04)	38	38 (12.34)	21	21 (12.00)	69	69 (11.04)
	Total	60	142 (100)	140	308 (100)	75	175 (100)	275	625 (100)
	Mean score	2.37		2.2		2.33		2.27	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.2 reveals the level of influence of the variable 'other benefits and services' on job satisfaction of the employees in the State Bank of India. It is clear that among the officers 74.65 per cent of the staff are either negatively or not at all influenced by the variable on their job satisfaction. But among the clerical and substaff 66.88 per cent and 67.4 per cent respectively are either not influenced or negatively influenced by the variable on job satisfaction. As a whole in the job satisfaction of 68.80 per cent of the employees is not influenced by the other benefits and services offered by the State Bank of India.

A look at the mean score of the variable shows that the variable negatively influences job satisfaction with 2.2 scores with respect to clerical staff followed by substaff with 2.33 scores and officers with 2.37 scores.

The conclusion to be drawn from the above analysis is that the other benefits and services offered at present by the bank negatively influence job satisfaction.

5.2.3 Risk in the Job

Risk means probability of loss. Even though every job is subject to risk, the level of risk varies from job to job. The risk may arise due to physical accident resulting in physical inability or loss of money; careless handling or mischievous dealing of the customer may lead to financial stress and loss to the employee. In bank, since every transaction dealt by the employee is related to money, there is a risk for loss of money. Hence, every employee has to be careful and diligent in discharging his/her duty. Even then there is high risk especially with the cashier, who physically deals with cash. The inherent risk associated with the job makes the employees dissatisfied with the job. Hence, those working in risky job are discontented in the job. The present state of risk presumed by the employees in the State Bank of India in their job and their level of job satisfaction is presented in Table 5.3.

Table: 5.3**Risk in the Job and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly influenced	5	25 (16.13)	13	65 (18.41)	15	75 (32.47)	33	165 (22.33)
2.	Influenced	10	40 (25.81)	19	76 (21.53)	12	48 (20.78)	41	164 (22.19)
3.	Not at all Influenced	9	27 (17.42)	13	39 (11.05)	21	63 (27.27)	43	129 (17.46)
4.	Negatively Influenced	27	54 (34.84)	78	156 (44.19)	18	36 (15.58)	123	246 (33.29)
5.	Highly Negatively Influenced	9	9 (5.80)	17	17 (4.82)	9	9 (3.90)	35	35 (4.74)
	Total	60	155 (100)	140	353 (100)	75	231 (100)	275	739 (100)
	Mean score	2.58		2.52		3.08		2.69	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.3 shows the level of influence of the variable 'risk in the job' and its influence on job satisfaction. It is observed in the study that the mean score of the variable 'risk on job' presumed by the officers is 2.58, which shows the risk presumption of the employees and their influence on job satisfaction. But also in the case of clerical staff the mean score is 2.52 which indicates, the negative influence of the variable on job satisfaction. However the mean score of the substaff 3.08 shows the positive influence of the variable on job satisfaction.

It shows that the variable 'risk' has a high level of influence with sub staff. Because, at present, to physically transfer money from one bank to other or one branch to other or to treasury and vice versa, substaff are used in large scale along with clerical staff. They do carry cash without sufficient security which causes a physical fear in them. This causes high risk to the staff in their job. Hence their Job Satisfaction is highly influenced by the variable 'risk in the job'.

5.2.4 Freedom to Work

'Freedom to work' means liberty to work without interference or obstruction in any means and in any form. The employees who are not freely allowed to work in their job feel that they lose their freedom. Those who are not freely allowed to work will not use creativity in their job happily. Further those who lose their freedom in their job are not happy. So they do not work well in their job. This makes them bored and frustrated. Such employees do not get better job satisfaction. The dissatisfied employee either does not complete his / her work in time or does it with imperfection. Further such workers easily get irritated with their customers and fellow workers. Thus the job dissatisfaction of the employees curtails the growth of the bank. Table 5.4 exhibits the influence of the variable 'freedom to work' on job satisfaction.

Table: 5.4**Freedom to work and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	-	-	11	55 (12.97)	13	65 (26.97)	24	120 (14.81)
2.	Influenced	10	40 (27.59)	44	176 (41.51)	21	84 (34.85)	75	300 (37.04)
3.	Not at all Influenced	14	42 (28.97)	34	102 (24.06)	18	54 (22.41)	66	198 (24.44)
4.	Negatively Influenced	27	54 (37.24)	40	80 (18.87)	15	30 (12.45)	82	164 (20.25)
5.	Highly Negatively Influenced	9	9 (6.20)	11	11 (2.59)	8	8 (3.32)	28	28 (3.46)
	Total	60	145 (100)	140	424 (100)	75	241 (100)	275	810 (100)
	Mean score	2.42		3.03		3.21		2.95	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.4 shows the level of influence of the variable 'freedom to work' on job satisfaction. It is clearly specified in the table that 72.41 per cent of officers are not positively influenced by the variable freedom to work. The job satisfaction of the clerical and substaff measuring 54.48 per cent and 61.82 per cent respectively have been positively influenced by the variable.

It is further clear that the variable freedom to work has the mean score of 2.95 in the State Bank of India, which indicates the negative influence on job satisfaction. But positively influences the substaff with 3.21 followed by clerical staff 3.03 and officers with 2.42 showing the variable negatively influences job satisfaction.

5.2.5 Challenging Nature of Job

Every work requires a specific level of efficiency and talent from its workers to perform it better. Among them a few requires specific talents. But a few other job requires creative talent and competitive efficiency, and shrewdness. Such jobs are herein referred to as challenging job. The workers with ordinary skill and efficiency are no more fit to the job. Only those with extraordinary talents can do such job better. The substaff do not face such challenging work. But the clerical staff and officers face challenging tasks.

A section of the employees working in banks irrespective of the category of employment always prefer to work in a challenging environment. Challenging workers complete their work well ahead of the scheduled time, especially in mobilisation of deposits, granting of loans, recovery of loans, adding up of many more customers in the bank and the like. The challenging workers always prefer to do challenging work. As soon as completing the work and attaining the goal with success the workers feel very happy. The happiness born out of doing challenging job gives more satisfaction than any other form of remuneration. Hence as soon as attaining their target such workers feel happy and get job satisfaction which enables them to work further. Hence, 'challenging nature of job' has become a variable influencing job satisfaction. Table 5.5 shows the challenging nature of

job and its influence on job satisfaction among employees in the State Bank of India in Kanyakumari District.

Table: 5.5

Challenging Nature of Job and its Influence on Job Satisfaction

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	-	-	-	-	8	40 (19.90)	8	40 (7.07)
2.	Influenced	-	-	1	4 (1.57)	11	44 (21.89)	12	48 (8.48)
3.	Not at all Influenced	-	-	17	51 (20.00)	23	69 (34.33)	40	120 (21.20)
4.	Negatively Influenced	50	100 (90.91)	78	156 (61.18)	15	30 (14.92)	143	286 (50.53)
5.	Highly Negatively Influenced	10	10 (9.09)	44	44 (17.25)	18	18 (8.96)	72	72 (12.72)
	Total	60	110 (100)	140	255 (100)	75	201 (100)	275	566 (100)
	Mean score	1.83		1.82		2.68		2.06	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.5 exhibits the level of influence of the variable 'challenging nature of job' on job satisfaction. It shows that none of the officers is positively influenced by the variable challenging work nature. Similarly in the case of clerical staff 98.43 per cent are either not at all influenced or negatively influenced on job satisfaction by the variable. But among the sub staff only 58.21 per cent are either negatively or not at all influenced by the variable of challenging nature of job.

It is observed that the mean score of the variable with regard to officers and clerical staff are 1.83 and 1.82 which shows that variable challenging nature of the job has highly negative influence on job satisfaction. But the mean score of the variable for substaff is 2.68 which indicates that the variable has a negative influence on job satisfaction.

5.2.6 Training Provided by the Employer

The new entrants to the job in banks are imparted training by the qualified trainers. On the job and off the job training is given to the trainees to make them familiar with the new assignment. Similarly on promotion the employees undergo special training as soon as they are promoted. Every bank has a separate training institute which imparts training to its employees. The apex bodies of the commercial banks such as Reserve Bank of India and the like also conduct training programmes, refresher courses, certificate and diploma courses to bank employees. Bank employees like officer, clerical staff and sub staff who undergo such training become familiar with the things what they learn in training. Hence, the employees with training perform their work more efficiently than others and get higher satisfaction in their job. Hence, the training provided by the employer in the job has become a variable influencing job satisfaction. Table 5.6 exhibits the level of influence of the variable 'training provided by the employer'.

Table: 5.6**Training Provided by the Employer and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	4	20 (18.87)	3	15 (5.28)	9	45 (20.83)	16	80 (13.20)
2.	Influenced	-	-	21	84 (29.58)	20	80 (37.04)	41	164 (27.06)
3.	Not at all Influenced	4	12 (11.32)	7	21 (7.39)	14	42 (19.44)	25	75 (12.38)
4.	Negatively Influenced	22	44 (41.51)	55	110 (38.73)	17	34 (15.74)	94	188 (31.02)
5.	Highly Negatively Influenced	30	30 (28.30)	54	54 (19.02)	15	15 (6.95)	99	99 (16.34)
	Total	60	106 (100)	140	284 (100)	75	216 (100)	275	606 (100)
	Mean score	1.77		2.03		2.88		2.20	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.6 indicates the level of influence of the variable 'Training provided by the employer' on job satisfaction. It is clear that among the officers and clerical staff 81.13 per cent and 65.14 per cent respectively are either not influenced or negatively influenced by the variable. But among the sub staff 57.87 per cent are positively influenced by the existing training.

Analysis of mean score of the variable reveals that the variable has not been a significant one to officers as evidenced through its mean score with 1.77 indicating the highly negative influence on job satisfaction. But the mean score of the variable with respect to

substaff is 2.88 followed by clerical staff with 2.03 which shows the variable has negative influence on job satisfaction.

The reason may be that since the officials and clerical staff are highly educated rather than the sub staff they need no training either to do the present job or to do any other job on elevation. But for the sub staff lack of education makes them unfamiliar with the job. So on getting a proper training they are able to do their work better. It is especially true when a sub staff is promoted to a higher position equivalent to a clerical grade, the training imparted to them helps them to do the job better. While doing the job better, the sub staff feels happy and satisfied. This might have caused a higher job satisfaction to the sub staff than the clerical staff and officers.

5.2.7 Chance for Personal Development in the Job

The employees joining in any job aspire for further development in the job. They would like to upgrade their position with higher qualification. So they undergo many courses and programmes offered by different institutes and universities. The employees expect their employer to make them free to undergo such programmes. In banks for promotions every employee is supposed to acquire degrees like CAIIB. Those employees who are offered such avenue in their job are satisfied well in their job. Others who are not offered the chance for personal development in the job are dissatisfied and underperform in their job. Hence, the variable 'chance for personal development in the

job' is identified as a variable influencing job satisfaction. Table 5.7 exhibits the level of influence of the variable on job satisfaction of the employee in the State Bank of India in Kanyakumari District.

Table: 5.7

Chance for Personal Development and its Influence on Job Satisfaction

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	4	20 (19.05)	8	40 (12.58)	11	55 (25.82)	23	115 (18.08)
2.	Influenced	-	-	8	32 (10.06)	9	36 (16.91)	17	68 (10.69)
3.	Not at all Influenced	-	-	37	111 (34.91)	24	72 (33.80)	61	183 (28.78)
4.	Negatively Influenced	29	58 (55.24)	48	96 (30.19)	19	38 (17.84)	96	192 (30.19)
5.	Highly Negatively Influenced	27	27 (25.71)	39	39 (12.26)	12	12 (5.63)	78	78 (12.26)
	Total	60	105 (100)	140	318 (100)	75	213 (100)	275	636 (100)
	Mean score	1.75		2.27		2.84		2.31	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.7 exhibits the level of influence of the variable 'chance for personal development' on job satisfaction. It is clear that 80.95 per cent of the officers are either negatively or not at all influenced by this variable. But among the clerical and sub staff 77.36 per cent and 57.27 per cent respectively are either negatively influenced or not at all influenced by the variable 'chance for personal development'. Further it is inferred from the table that the variable has been influencing at the highly negatively with 1.75 mean score for officers

and negatively influencing for clerical staff with 2.27 score. Among the substaff the mean score of the variable is 2.84 which indicates that the variable negatively influences job satisfaction.

5.2.8 Chance for Enhancement of Social Status

The job and the institution of employment give social status to the employees. Employees always feel proud to work in prestigious institutions doing prestigious jobs. In this respect banks have become a better avenue to Indian employees. Further the job and the job content attributes special status to its employees in society. The employees in administration grade get a higher social status than the clerical and sub staff in the bank. Those who get higher social status in society by virtue of their job are highly satisfied in their job. Others are not so satisfied. Hence there is a variation in job satisfaction among different grades of employees in the State Bank of India. Table 5.8 exhibits the level of influence of the variable 'enhancement of social status' on job satisfaction in the State Bank of India in Kanyakumari District.

Table: 5.8**Chance for Enhancement of Social Status and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	-	-	-	-	7	35 (16.99)	7	35 (6.76)
2.	Influenced	5	20 (21.98)	6	24 (10.86)	11	44 (21.36)	22	88 (16.99)
3.	Not at all Influenced	-	-	10	30 (13.57)	28	84 (40.78)	38	114 (22.01)
4.	Negatively Influenced	16	32 (35.16)	43	86 (38.91)	14	28 (13.59)	73	146 (28.18)
5.	Highly Negatively Influenced	39	39 (42.86)	81	81 (36.66)	15	15 (7.28)	135	135 (26.06)
	Total	60	91 (100)	140	221 (100)	75	206 (100)	275	518 (100)
	Mean score	1.52		1.58		2.75		1.88	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.8 reveals the level of influence of the variable 'chance for enhancement of social status' on job satisfaction. It is observed that no officer and clerical observed are highly influenced by the variable. But it is found that 78.02 per cent and 89.14 per cent of the officers and clerical staff respectively are negatively or not at all influenced by the variable. As a whole in the State Bank of India job satisfaction of 76.25 per cent of the staff has not been influenced by the variable 'chance for enhancement of social status'.

Analysis of the mean score of the variable indicates that the variable is highly negatively influence the officers with a mean value 1.52 and for clerical staff also it negatively influences with 1.58 mean score. But the variable is comparatively at a higher place with regard

to substaff with a mean score of 2.75 which indicates that the variable even though is negative but not to the extent like officers and clerical staff.

5.2.9 Monotonous Work

The repetitive work without creativity makes the employees bored. Doing the same work again and again without any individual initiative makes the employee lethargic. Many of the employees do not prefer to work in an environment which makes them monotonous. Instead they prefer to work in an environment which gives them freedom to work as they prefer, and makes them more efficient. This is the reason why many institutions adopt job rotation, promotion, transfers, and the like to its employees. Hence the monotonous work assigned to the employees discourages job satisfaction among bank employees. Table 5.9 demonstrates the influence of the variable 'monotonous work' on job satisfaction.

Table: 5.9**Monotonous Work and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	10	50 (27.62)	13	65 (16.33)	29	145 (52.73)	52	260 (30.45)
2.	Influenced	14	56 (30.94)	31	124 (31.16)	17	68 (24.73)	62	248 (29.04)
3.	Not at all Influenced	10	30 (16.57)	30	90 (22.61)	13	39 (14.18)	53	159 (18.62)
4.	Negatively Influenced	19	38 (20.99)	53	106 (26.63)	7	14 (5.09)	79	158 (18.50)
5.	Highly Negatively Influenced	7	7 (3.88)	13	13 (3.27)	9	9 (3.27)	29	29 (3.39)
	Total	60	181 (100)	140	398 (100)	75	275 (100)	275	854 (100)
	Mean score	3.02		2.84		3.67		3.11	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.9 exhibits the level of influence of the variable 'monotonous work' on job satisfaction. It is identified that among the officers and sub staff 58.56 per cent and 77.46 per cent respectively are satisfied with regard to this variable. But in the case of clerical staff, 52.51 per cent are either not influenced or negatively influenced on job satisfaction due to monotonous work.

Analysis of the mean score of the variable shows that comparatively the variable has positive influence with a mean value of 3.11. Only in the case of clerical staff the mean score has come down to 2.84 showing that the variable has negative influence on job satisfaction with regard to freedom to work.

5.2.10 Recognition Gained in the Work

The technological advancements incorporated in the banks especially computerisation of the traditional manual account maintenance system has considerably improved the efficiency of the employees working in the banks. The faster and efficient work performance of the staff has gained good image to the employees in the minds of the customers. The social respect and recognition what the employees gain out of computerisation of banks has increased the job satisfaction of the employees. Hence, the recognition the employees gain from work performance due to computerisation has become a variable influencing job satisfaction in the State Bank of India. Table 5.10 illustrates the influence of the variable 'recognition gained in the work' performance due to computerisation on job satisfaction.

Table: 5.10**Recognition Gained in the Work and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	-	-	-	-	2	10 (5.26)	2	10 (1.72)
2.	Influenced	10	40 (31.01)	10	40 (15.15)	14	56 (29.47)	34	136 (23.33)
3.	Not at all Influenced	4	12 (9.30)	17	51 (19.32)	20	60 (31.58)	41	123 (21.09)
4.	Negatively Influenced	31	62 (48.06)	60	120 (45.45)	25	50 (26.32)	116	232 (39.79)
5.	Highly Negatively Influenced	15	15 (11.63)	53	53 (20.08)	14	14 (7.37)	82	82 (14.07)
	Total	60	129 (100)	140	264 (100)	75	190 (100)	275	583 (100)
	Mean score	2.15		1.89		2.53		2.12	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.10 shows the level of influence of the variable 'recognition gained in the work' on job satisfaction. It is clear from the table that no officer and clerical staff working in the State Bank of India in Kanyakumari District is highly influenced by the variable. Further analysis makes it clear that among the employees in the State Bank of India the variable is negatively influencing with mean score 2.12. It proves that computerization of work has not been given better recognition to the employees in the State Bank of India.

5.2.11 Prizes and Awards

With a view to increasing the work efficiency of the employees prizes are awarded. Innovative activities of the employees are well appreciated by their higher authorities. The appreciation what the employees get from their employer positively motivates the employees further to work hard. Further, the employees who get awards and prizes work better in their job and get a higher job satisfaction in their work while the others who do not get awards do not have job satisfaction. Hence the prizes and awards received by the employees prove to be a variable influencing job satisfaction. Table 5.11 presents the level of influence of 'prizes and awards' granted on the job satisfaction among employees in the State Bank of India in Kanyakumari District.

Table: 5.11

Prizes and Awards and its Influence on Job Satisfaction

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	4	20 (13.33)	13	65 (17.92)	11	55 (27.36)	28	140 (19.61)
2.	Influenced	10	40 (26.67)	28	112 (30.85)	9	36 (17.91)	47	188 (26.33)
3.	Not at all Influenced	15	45 (30.00)	16	48 (13.22)	24	72 (35.82)	55	165 (23.10)
4.	Negatively Influenced	14	28 (18.67)	55	110 (30.30)	7	14 (6.97)	76	152 (21.29)
5.	Highly Negatively Influenced	17	17 (11.33)	28	28 (7.71)	24	24 (11.94)	69	69 (9.67)
	Total	60	150 (100)	140	363 (100)	75	201 (100)	275	714 (100)
	Mean score	2.5		2.59		2.68		2.60	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.11 exhibits the level of influence of the variable 'prizes and awards' on job satisfaction. It is clear that among the officers and sub staff 60 per cent and 54.73 per cent respectively are either not influenced or negatively influenced by the variable with respect to job satisfaction. But in the case of clerical staff 51.23 per cent are at the negative side. As a whole in the State Bank of India 54.06 per cent of the total staff have been negatively influenced on job satisfaction. It shows that either the staff working in the State Bank of India have not either received prizes or awards from the management or the variable may not have been attractive enough to motivate the workers. However, the mean score of the variable with respect to officers 2.5, clerical staff with 2.59 and substaff with 2.68 shows that it has negative influence on job satisfaction. The mean score of the variable indicates that it has negative influence on job satisfaction.

5.2.12 Chance for Gaining Public Relationship

The employees who are employed in the front offices of the bank have a close interaction with the public. While the customers visiting the bank either for opening an account or for a transaction or availing loan they have an occasion for an interaction with the employees of the bank.

The personal interaction of the employees with the customers draw more customers towards it. The satisfied customers respect the employees of the bank. The respect what the employees command

gives a greater job satisfaction to the employee. The others who are employed in the back office do not face the customers directly. Hence they do not have a chance to interact with the customers. So they do not get job satisfaction on this score. Hence the 'chance for gaining public relationship' has become a variable influencing job satisfaction.

Table: 5.12

Chance for Gaining Public Relationship and its influence on Job Satisfaction

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	-	-	-	-	8	40 (21.98)	8	40 (7.69)
2.	Influenced	-	-	6	24 (10.04)	5	20 (10.98)	11	44 (8.46)
3.	Not at all Influenced	5	15 (15.15)	14	42 (17.57)	21	63 (34.62)	40	120 (23.08)
4.	Negatively Influenced	29	58 (58.59)	53	106 (44.36)	18	36 (19.78)	100	200 (38.46)
5.	Highly Negatively Influenced	26	26 (26.26)	67	67 (28.03)	23	23 (12.64)	116	116 (22.31)
	Total	60	99 (100)	140	239 (100)	75	182 (100)	275	520 (100)
	Mean score	1.65		1.71		2.43		1.89	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.12 exhibits the level of influence of the variable 'chance for gaining public relationship' on job satisfaction. It is found that none of the officers and clerical staff is highly influenced by the variable. 100 per cent and 89.96 per cent of the officers and clerical staff respectively are either negatively or not at all influenced by the

variable. But among the sub staff 67.04 per cent are negatively influenced by the variable.

The mean score of the variable indicates that it has highly negative influence on job satisfaction as evidenced through its lower mean score value of 1.89.

5.2.13 Organisational policies

Better work environment coupled with positive organisational policies fosters job satisfaction and work performance. Better work environment is assured only when the organisational policies are positive towards the employees. The better work environment assures provision of all basic amenities in the working place. Only when all basic requirements are fulfilled, employees work happily and get higher job satisfaction. Hence on occasions where better working conditions are not provided the employees do not get job satisfaction. Hence 'organisational policies' towards work environment have become an influencing variable.

Table: 5.13**Organisational policies and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	9	45 (31.03)	15	75 (21.68)	17	85 (37.61)	41	205 (28.59)
2.	Influenced	5	20 (13.79)	13	52 (15.03)	12	48 (21.24)	30	120 (16.74)
3.	Not at all Influenced	5	15 (10.35)	16	48 (13.87)	9	27 (11.95)	30	90 (12.55)
4.	Negatively Influenced	24	48 (33.11)	75	150 (43.35)	29	58 (25.66)	128	256 (35.70)
5.	Highly Negatively Influenced	17	17 (11.72)	21	21 (6.07)	8	8 (3.54)	46	46 (6.42)
	Total	60	145 (100)	140	346 (100)	75	226 (100)	275	717 (100)
	Mean score	2.42		2.47		3.01		2.61	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.13 exhibits the details of the influence of the variable 'organisational policies'. It is clear that 55.18 per cent of the officers and 63.29 per cent of the clerical staff are either not at all influenced or negatively influenced by the variable with respect to job satisfaction. But in the case of substaff 58.85 per cent are at the positive side. As a whole in the State Bank of India 54.67 per cent of the staff have not been influenced by the organisational policy framed by the State Bank of India.

A view on the mean score of the variable also proves the variable has been negatively influencing with respect of clerical staff with a mean of 2.47 followed by officers with 2.42. But the mean score of 3.01 of its substaff indicates the positively influence of the variable on job satisfaction.

5.2.14 Recreational Facilities

Even though recreational facilities such as rest rooms, canteen, lunch rooms and the like are essential for any undertaking, many undertakings deny such facilities to their workers. The workers working in institutions with such facilities get a higher job satisfaction. Others working in institutions without such facilities are not satisfied in their job. Further, the performance of such workers is also very poor. Hence, 'recreational facilities' provided in the institution has become a variable influencing job satisfaction. Table 5.14 exhibits the level of influence of the variable 'recreational facilities' on job satisfaction among employees in the State Bank of India in Kanyakumari District.

Table: 5.14**Recreational facilities and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	5	25 (12.83)	10	50 (12.59)	9	45 (22.61)	24	120 (15.18)
2.	Influenced	35	140 (71.79)	50	200 (50.38)	21	84 (42.21)	106	424 (53.60)
3.	Not at all Influenced	5	15 (7.69)	11	33 (8.31)	7	21 (10.55)	23	69 (8.72)
4.	Negatively Influenced	-	-	45	90 (22.67)	11	22 (11.06)	56	112 (14.16)
5.	Highly Negatively Influenced	15	15 (7.69)	24	24 (6.05)	27	27 (13.57)	66	66 (8.34)
	Total	60	195 (100)	140	397 (100)	75	199 (100)	275	791 (100)
	Mean score	3.25		2.84		2.65		2.88	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.14 shows the level of influence of the variable 'recreational facilities' and its influence on job satisfaction. It is clear that among the officers 84.62 per cent are influenced by the variable recreational facilities. But among the clerical and substaff 62.97 per cent and 64.82 per cent respectively are influenced by the variable recreational facilities. Analysis of the mean score of the variable shows that the variable has negative influence on job satisfaction with mean value of 2.88. Individual analysis of the variable explains that the variable has a positive influence with officers 3.25 followed by clerical staff 2.84 and substaff 2.65 showing negatively influences on job satisfaction.

5.2.15 Delegation of Authority

Authority represents the power vested with the officials to do a job. For a better work performance authority is delegated to subordinates. Employees vested with sufficient authority discharge their responsibility efficiently. Those without sufficient authority do not discharge their duty diligently. Hence in the performance of the work, authority vested with employees plays a role. Those employees who are delegated with sufficient authority feel happy to discharge their responsibility. Such employees get a higher job satisfaction in their job. Hence delegation of authority is a factor influencing job satisfaction among employees of the State Bank of India. Table 5.15 shows the level of influence exercised by the variable 'delegation of authority' on job satisfaction among the employees in the State Bank of India.

Table: 5.15**Delegation of authority and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	-	-	-	-	4	20 (10.42)	4	20 (2.90)
2.	Influenced	19	76 (50.00)	35	140 (40.57)	21	84 (43.75)	75	300 (43.54)
3.	Not at all Influenced	4	12 (7.89)	11	33 (9.57)	7	21 (10.94)	22	66 (9.58)
4.	Negatively Influenced	27	54 (35.53)	78	156 (45.22)	24	48 (25.00)	129	258 (37.45)
5.	Highly Negatively Influenced	10	10 (6.57)	16	16 (4.14)	19	19 (9.89)	45	45 (6.53)
	Total	60	152 (100)	140	345 (100)	75	192 (100)	275	689 (100)
	Mean score	2.53		2.46		2.56		2.51	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.15 describes how the 'delegation of authority' influences the level of job satisfaction among bank employees. It shows that among officers 50 per cent of the staff are satisfied in their job by the delegation of work. The remaining 50 per cent staffs are not satisfied. No officer and clerical staff are highly influenced by the variable. Among the substaff 54.17 per cent are influenced by the variable delegation of authority. It indicates that as a whole in Kanyakumari District only 46.44 per cent of the employees are influenced by the variable on job satisfaction.

A look at the mean score of the variable shows that the variable has been negatively influencing among the substaff staff with 2.56 mean score followed by officers with 2.53 scores and clerical staff with 2.46 resulting in an overall mean score 2.51.

It shows that the variable 'delegation of authority' has been negatively influencing the employees to get job satisfaction.

5.2.16 Social Concern of the Organisation

Every employee working in any organisation expects to be recognised as an important one in the organisation. Those concerns who care for their employees get better result out of their care. Hence nowadays, even the banks started to recognise their employees as an important one in their institution. So as the gesture of social concern many innovative schemes benefiting the employees have been introduced. Such schemes caring about their employees are many in number and differed from bank to bank. For example, in some banks the wards of the employees who are scoring high marks in the public examination are honoured with prizes. Similarly special gifts are offered to the wards of employees who are talented. Similarly on good occasions like marriages special gifts are offered to the employees. All these concessions make the employees feel happy to work in the institution. This gives a higher job satisfaction to the employees. Table 5.16 exhibits a vivid picture of the level of job satisfaction of the employees in State Bank of India.

Table: 5.16**Social Concern of the Organization and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	-	-	-	-	5	25 (13.81)	5	25 (4.22)
2.	Influenced	10	40 (28.57)	5	20 (7.35)	12	48 (26.52)	27	108 (18.21)
3.	Not at all Influenced	12	36 (25.72)	17	51 (18.75)	14	42 (23.21)	43	129 (21.75)
4.	Negatively Influenced	26	52 (37.14)	83	166 (61.03)	22	44 (24.31)	131	262 (44.18)
5.	Highly Negatively Influenced	12	12 (8.57)	35	35 (12.87)	22	22 (12.15)	69	69 (11.64)
	Total	60	140 (100)	140	272 (100)	75	181 (48.27)	275	593 (100)
	Mean score	2.33		1.94		2.41		2.16	

Source: Primary data

Note: Figures in bracket denote percentages.

Level of influence of the variable 'social concern of the organization' on job satisfaction is showed in Table 5.16. It is clear that among officers and substaff 71.43 per cent and 59.67 per cent are either not influenced or negatively influenced by the variable social concern. But among the clerical category 92.65 per cent of the staff are negatively influenced by the variable. As a whole in the State Bank of India 77.57 per cent of the staff have not been influenced by the variable social concern.

Analysis of the mean score of the variable pictures that the variable has been negatively influencing job satisfaction as evidenced

through its mean score with 2.16. Among the clerical staff it has been highly negatively influencing with mean value of 1.94.

5.2.17 Fruitful Union Activities

Trade union activities in the institution promote cordial relationship and good understanding among the management and employees. In the institutions where there is no cordial relationship between the management and trade union the workers are displeased in their work and get lesser job satisfaction. So every management attempts to have a good relationship with the employees through trade union. In banks even though all employees are associated with the trade union and a cordial relationship prevails in general among the management and employees in branches where the relationship between the managers and employees are not cordial, the employees do not work well. Such branches do not attain their targets. On the contrary in the branches where there is a cordial relationship among the management and the trade union members there is a better work performance resulting in a higher job satisfaction. So the relationship between the trade union and management has become a variable influencing job satisfaction. Table 5.17 shows the level of influence of the variable 'fruitful union activities' on job satisfaction of the bank employees in the State Bank of India.

Table: 5.17**Fruitful Union Activities and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	5	25 (17.01)	10	50 (15.43)	7	35 (18.42)	22	110 (16.65)
2.	Influenced	4	16 (10.88)	12	48 (14.81)	6	24 (12.63)	22	88 (13.31)
3.	Not at all Influenced	9	27 (18.37)	17	51 (15.74)	14	42 (22.11)	40	120 (18.15)
4.	Negatively Influenced	37	74 (50.34)	74	148 (45.68)	41	82 (43.16)	152	304 (45.99)
5.	Highly Negatively Influenced	5	5 (3.40)	27	27 (8.34)	7	7 (3.68)	39	39 (5.90)
	Total	60	147 (100)	140	324 (100)	75	190 (100)	275	661 (100)
	Mean score	2.46		2.31		2.53		2.40	

Source: Primary data

Note: Figures in bracket denote percentages.

The level of 'fruitful union activities' and its influence on job satisfaction are exhibited in Table 5.17. It is clear that among the bank employees namely officers, clerical and substaff 72.11 per cent, 67.76 per cent and 68.95 per cent respectively are either not influenced or negatively influenced by the variable with respect to job satisfaction.

Analysis of the mean score of the variable reveals that the variable has been negatively influencing with average mean score of 2.40. It indicates that the variable 'union activities' has been negatively influencing job satisfaction.

5.2.18 Relationship Among Co-worker

Peer group relationship existing among the employees in the State Bank of India influences their level of job satisfaction. Employees feel happy to work in the environment where there is a cordial peer group relationship. If employees are divided into different groups in the name of sex, community, religion, language, nativity or other means the workers will not be happy. The sectional politics existing in the organisation discourages the workers to work positively. Such institution shall lack group cohesion. The work performance of such group shall be poor. Further, the job satisfaction of the employees shall be very low. The employees with deep involvement in groupism will always be not happy with their job. They do not get a higher job satisfaction. It shows that relationship among co-worker is an important variable influencing job satisfaction in the State Bank of India in Kanyakumari District. Table 5.18 outlines the level of influence of the variable on bank employees in Kanyakumari District.

Table: 5.18**Relationship among Co-worker and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	-	-	-	-	11	55 (27.5)	11	55 (9.09)
2.	Influenced	17	68 (47.55)	8	32 (12.21)	9	36 (18.0)	34	136 (22.48)
3.	Not at all Influenced	4	12 (8.39)	5	15 (5.73)	17	51 (25.5)	26	78 (12.89)
4.	Negatively Influenced	24	48 (33.57)	88	176 (67.18)	20	40 (20.00)	132	264 (43.64)
5.	Highly Negatively Influenced	15	15 (10.49)	39	39 (14.88)	18	18 (9.00)	72	72 (11.90)
	Total	60	143 (100)	140	262 (100)	75	200 (100)	275	605 (100)
	Mean score	2.38		1.87		2.67		2.2	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.18 shows the level of influence of the variable 'relationship among co-workers' on job satisfaction. It is noted that among the officers and sub staff 52.45 per cent and 54.5 per cent respectively are either negatively or not at all influenced by the variable. But in the case of clerical staff 87.79 per cent of them are either not influenced or negatively influenced by the variable with respect to job satisfaction. As a whole in the State Bank of India in Kanyakumari District 68.43 per cent of the employees are negatively influenced on job satisfaction due to poor peer group relationship with co-workers.

A look at the mean score of the variable shows that the variable has been negatively influencing with respect to substaff 2.67 and officers with 2.38 followed by highly negative influence of the variable with respect to clerical staff with 1.87 score.

5.2.19 Chance for Suggestions

Every institution should give opportunity to its employees to offer suggestions for the development of the institution. In a democratic country like India everybody wants to have the freedom of expression. In the case of bank employees working in branches want to have the freedom to comment on their own. Freedom to offer comment and suggestion enjoyed by the employees positively influence the employees to work well and perform better in their job. Those employees who are not allowed to comment and whose suggestions are not properly attended feel unhappy with their job. The job satisfaction of such employees is very poor in comparison to others. Hence the 'chance for suggestions' has become a variable influencing job satisfaction. Table 5.19 shows the influence level of the variable on job satisfaction of the employees in the State Bank of India.

Table: 5.19**Chance for Suggestion and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	4	20 (14.18)	2	10 (3.21)	9	45 (24.46)	15	75 (11.77)
2.	Influenced	5	20 (14.18)	11	44 (14.11)	7	28 (15.22)	23	92 (14.44)
3.	Not at all Influenced	4	12 (8.52)	25	75 (24.03)	14	42 (22.82)	43	129 (20.25)
4.	Negatively Influenced	42	84 (59.57)	81	162 (51.92)	24	48 (26.08)	147	294 (46.15)
5.	Highly Negatively Influenced	5	5 (3.55)	21	21 (6.73)	21	21 (11.41)	47	47 (7.38)
	Total	60	141 (100)	140	312 (100)	75	184 (100)	275	637 (100)
	Mean score	2.35		2.23		2.45		2.32	

Source: Primary data

Note: Figures in bracket denote percentages.

The Table 5.19 shows the level of influence of the variable 'chance for suggestion' on job satisfaction. It is clearly specified that among the officers and clerical staff 71.64 per cent and 82.68 per cent respectively are either not influenced or negatively influenced by the variable with respect to job satisfaction. But in the case of sub staffs 60.32 per cent are at the negative side. As a whole in the State Bank of India 83.79 per cent of the staff have been negatively influenced by the variable 'chance for suggestion'. The mean score analysis reveals that the variable has been negatively influencing job satisfaction as evidenced through its mean score average with 2.32.

5.2.20 Congenial Working Climate

Good working conditions such as lighting, water, ventilaton and pollution free atmosphere encourages the workers to work well in the institution. Any deficiency in the provision of good working environment to the workers reduces the efficiency of the workers. So nowadays in all branches good working environment is provided. Table 5.20 outlines the opinion of the respondents with regard to congenial working climate.

Table: 5.20

Congenial Working Climate and its Influence on Job Satisfaction

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respon-dents	Score	No.of Respon-dents	Score	No.of Respon-dents	Score	No.of Respon-dents	Score
1.	Highly Influenced	4	20 (14.5)	6	30 (10.03)	5	25 (13.29)	15	75 (12.00)
2.	Influenced	14	56 (40.58)	6	24 (8.02)	17	68 (36.17)	37	148 (23.68)
3.	Not at all Influenced	-	-	21	63 (21.08)	13	39 (20.75)	34	102 (16.32)
4.	Negatively Influenced	20	40 (28.98)	75	150 (50.16)	16	32 (17.02)	111	222 (35.52)
5.	Highly Negatively Influenced	22	22 (15.94)	32	32 (10.71)	24	24 (12.77)	78	78 (12.48)
	Total	60	138 (100)	140	299 (100)	75	188 (100)	275	625 (100)
	Mean score	2.3		2.14		2.51		2.27	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.20 reveals the level of influence of the variable 'congenial working climate' on job satisfaction. It is specifically noted here that among the officers 55.07 per cent of the staff are positively

influenced by the variable congenial working climate. But 81.95 per cent and 50.54 per cent of the clerical and substaff respectively are either not influenced or negatively influenced by the variable. As a whole in the State Bank of India 64.32 per cent of the total employees are either not influenced or negatively influenced by the variable 'congenial working climate'.

Further it is inferred from the table that the mean score value of the variable has been negatively influencing with substaff 2.51 followed by officers with 2.3 and clerical staff with 2.14. Thus the mean score of the variable for the entire staff in the bank works out to be 2.27. Hence, it is negatively influencing job satisfaction.

5.2.21 Boss-Subordinate Relationship

Employees feel happy to work in the institutions where the authorities are cordial with them. The cordial relationship among the higher authorities with their subordinates fosters higher job satisfaction. Wherever the subordinates are not recognised and positively encouraged, they feel disillusioned and not happy with the job. Such employees do not contribute well for the development of the institution. Further they do not get a higher job satisfaction in their job. Hence the variable 'Boss-subordinate relationship' has been identified as a variable influencing job satisfaction. Table 5.21 shows the level of influence of the variable on job satisfaction.

Table: 5.21**Boss-Subordinate Relationship and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	-	-	5	25.25 (9.25)	5	25 (13.08)	10	50 (8.08)
2.	Influenced	10	40 (32.00)	20	80 (26.40)	12	48 (25.13)	42	168 (27.14)
3.	Not at all Influenced	-	-	6	18 (5.94)	15	45 (23.56)	21	63 (10.18)
4.	Negatively Influenced	35	70 (56.00)	71	142 (46.86)	30	60 (31.42)	136	272 (43.94)
5.	Highly Negatively Influenced	15	15 (12.00)	38	38 (12.55)	13	13 (6.81)	66	66 (10.66)
	Total	60	125 (100)	140	303 (100)	75	191 (100)	275	619 (100)
	Mean score	2.08		2.16		2.55		2.25	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.21 shows the level of influence of the variable 'boss-subordinate relationship' on job satisfaction. It is vivid from the table that among the employees in the State Bank of India namely officers with 68 per cent, clerical and substaff 65.35 and 61.79 per cent respectively are either not influenced or negatively influenced by the variable.

Analysis of the mean score of the variable reveals that the variable has been negatively influencing job satisfaction with mean value of 2.55 for the substaff followed by clerical staff with 2.16 and officers with 2.08 resulting in an overall mean score of 2.25.

5.2.22 Safety Measures

Safety is the most important element to be assured to every worker in the working place. The workers working in any organisation should feel that they are safe in the working place. So the banks should assure to its employees that the buildings in which the branches of the bank are housed are strong in physical strength. In this regard the aged old buildings should not be used for long years of time which would give insecurity to the staff. Further, sufficient number of fire extinguishers should be installed at the work place. The fire extinguishers should be maintained in good working conditions. Since the banks hold deposits in liquid form sufficient security measures should be ensured. Table 5.22 exhibits the level of 'safety' as services perceived by the employees in the State Bank of India in Kanyakumari District.

Table: 5.22**Safety Measures and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	5	25 (15.53)	8	40 (9.09)	6	30 (12.88)	19	95 (11.39)
2.	Influenced	15	60 (37.27)	66	264 (60.00)	28	112 (48.07)	109	436 (52.28)
3.	Not at all Influenced	13	39 (24.22)	21	63 (14.32)	19	57 (24.46)	53	159 (19.06)
4.	Negatively Influenced	10	20 (12.42)	28	56 (12.73)	12	24 (10.30)	50	100 (11.99)
5.	Highly Negatively Influenced	17	17 (10.56)	17	17 (3.86)	10	10 (4.29)	44	44 (5.28)
	Total	60	161 (100)	140	440 (100)	75	233 (100)	275	834 (100)
	Mean score	2.68		3.14		3.11		3.03	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.22 evidently shows the level of influence of the variable 'safety measures' on job satisfaction. From the above table it is crystal clear that among the employees of the State Bank of India namely officers with 52.8 per cent, clerical staff with 69.09 per cent and sub staff with 60.95 per cent respectively are positively influenced by the variable 'safety measures'.

Analysis of the mean score reveals that the variable has positively influence with respect to clerical staff 3.14 followed by substaff with 3.11; it has negatively influencing with the officers with 2.68 mean score.

5.2.23 Creativity

Creativity is doing something in an innovative way. Every job should kindle the inert creative talents of the employees working in the institution. Even though every worker may not be so creative there are workers who are fond of doing things in an innovative way. Such workers who are innovative should be encouraged. Every opportunity should be provided to such workers to be creative in their job. Others who are not so curious to do the work creatively should be motivated by the management. Those who are offered a creative environment achieve the target well ahead of the schedule in a perfect manner. Further they reduce the working cost to the management. Those who are creative are happy with their work when they are allowed to work creatively. Hence they get a higher job satisfaction in their job. So 'creativity' has become a variable influencing job satisfaction among the employees in the State Bank of India in Kanyakumari District. The details of the level of creativity and its influence on job satisfaction are presented in Table 5.23.

Table: 5.23**Creativity and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	17	85 (38.64)	13	65 (15.08)	17	85 (35.56)	47	235 (26.40)
2.	Influenced	20	80 (36.36)	47	188 (43.62)	22	88 (36.82)	89	356 (48.00)
3.	Not at all Influenced	14	42 (19.09)	29	87 (20.19)	9	27 (11.30)	52	156 (17.53)
4.	Negatively Influenced	4	8 (3.64)	40	80 (18.56)	12	24 (10.04)	56	112 (12.58)
5.	Highly Negatively Influenced	5	5 (2.27)	11	11 (2.55)	15	15 (6.28)	31	31 (3.48)
	Total	60	220 (100)	140	431 (100)	75	239 (100)	275	890 (100)
	Mean score	3.67		3.08		3.18		3.24	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.23 reveals the level of influence of the variable 'creativity' on job satisfaction. It shows that among officers and clerical staffs 75 per cent and 58.7 per cent respectively are positively influenced by the variable creativity. But among the substaff 72.38 are positively influenced by the variable.

Analysis of the mean score of the variable indicates that the variable has been positively influencing job satisfaction as evidenced through its mean score of 3.67 with officers followed by 3.18 with substaff and clerical staff with 3.08. The overall mean score of the variable with regard to entire bank employees is 3.24 which indicate that the variable is positively influencing job satisfaction.

5.2.24 Personal and Family Problems

In the better work performance of the employees, the family has a role to play. The workers with personal and family problems are not happy in their work. Even during work they always think of their personal problems and search for means to settle. So the employees with personal and family worries are frustrated in their work. Such workers with family problems do not complete their work in time. Further the work performance of such workers is very poor. The stress arising out of family problems makes them not unhappy and in turn they are dissatisfied in their job. Many times the workers with family problem are absent to the job. Absenteeism is an indicator of family problem. Hence the variable 'personal and family problems' of the employee has become a factor influencing job satisfaction. Table 5.24 exhibits the level of influence of the variable 'personal and family problems' on job satisfaction.

Table: 5.24**Personal and Family Problems and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	22	110 (47.83)	35	175 (32.46)	24	120 (43.48)	81	405 (38.76)
2.	Influenced	15	60 (26.09)	68	272 (50.46)	20	80 (28.99)	103	412 (39.42)
3.	Not at all Influenced	14	42 (18.26)	19	57 (10.58)	19	57 (20.65)	52	156 (14.93)
4.	Negatively Influenced	9	18 (7.82)	17	34 (6.31)	7	14 (5.07)	33	66 (6.32)
5.	Highly Negatively Influenced	-	-	1	1 (0.19)	5	5 (1.81)	6	6 (0.57)
	Total	60	230 (100)	140	539 (100)	75	276 (100)	275	1045 (100)
	Mean score	3.83		3.85		3.68		3.8	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.24 exhibits the level of influence of the variable 'personal and family problems' on job satisfaction of the employees in the State Bank of India. It is specific to note here that among the officers 73.92 per cent, clerical 82.92 per cent and sub staff 72.47 per cent respectively are influenced by the variable on their job satisfaction. As a whole in the State Bank of India 78.18 per cent of the staff have been positively influenced by the variable personal and family problems. It shows that the variable is a highly influencing one on job satisfaction. Analysis of the mean score reveals that the variable has been positively influencing one as evidenced through

mean score which ranges to the maximum of 3.85 to clerical staff followed by officers 3.83 and substaff with 3.68. Totally the variable had the mean score 3.8 indicating the positive influence on job satisfaction.

5.2.25 Psychological Stress and Frustration

The employees with psychological stress find it hard to work on job satisfaction positively. They could not work well. Their performance in their job is very low. They dislike their job. The institution which employed such workers do not get good output from such employees who are in psychological stress. Hence psychological stress always creates problems in the institutions. The employees with stress in banks do not complete their work in time. Further their interpersonal relationship with the customers and fellow worker is very weak. As the outcome they themselves are unhappy in the job. So the employees with psychological stress are either dissatisfied or at a low level of satisfaction in the job. Table 5.25 presents the level of influence of 'psychological stress and frustration' on the job satisfaction of the employees in the State Bank of India.

Table: 5.25**Psychological Stress and Frustration and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	17	85 (40.48)	25	125 (27.11)	14	70 (31.67)	56	280 (31.39)
2.	Influenced	14	56 (26.67)	45	180 (39.05)	16	64 (28.96)	75	300 (33.63)
3.	Not at all Influenced	15	45 (21.43)	24	72 (15.62)	9	27 (12.22)	48	144 (16.14)
4.	Negatively Influenced	10	20 (9.52)	38	76 (16.49)	24	48 (21.72)	72	144 (16.14)
5.	Highly Negatively Influenced	4	4 (1.90)	8	8 (1.73)	12	12 (5.43)	24	24 (2.70)
	Total	60	210 (100)	140	461 (100)	75	221 (100)	275	892 (100)
	Mean score	3.5		3.29		2.95		3.24	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.25 reveals the level of influence of the variable 'psychological stress and frustration' on job satisfaction. It is clear that among the officers 67.15 per cent, clerical and substaff 66.16 per cent and 72.85 per cent respectively are influenced by the variable on job satisfaction. In total 65.02 per cent of the employees are influenced by the variable on job satisfaction. A look at the mean score of the variable shows that the variable has been positively influencing job satisfaction as evidenced through its mean score of 3.5 with respect to officers followed by clerical staff with 3.29 score. The total mean score of the variable with regard to entire employees in

the State Bank of India is 3.24. It gives the conclusion that the variable 'psychological stress and frustration' is a positively influencing variable on job satisfaction.

5.2.26 Physical Inabilities and Health Problems

Employees with Physical inabilities suffer from several handicaps. Hence they are not able to work well in their job. The ill health of the employees does not make them free to work. They are unhappy in their job. The physical ailment in their body does not encourage them to work well. Hence the performance of the workers with poor physical health is far below satisfactory. On the contrary employees with good health work well and efficiently discharge their duties. Better performance in the job gives a mental satisfaction to the employees in their job. But the physically disabled employees are dissatisfied in their job. Hence the physical inability and health problems have become a variable influencing job satisfaction. Table 5.26 exhibits the level of influence of the variable 'physical inabilities and health problem' on job satisfaction.

Table: 5.26**Physical Inabilities and Health Problems and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	17	85 (39.35)	24	120 (25.37)	19	95 (37.55)	60	300 (31.85)
2.	Influenced	20	80 (37.04)	63	252 (53.28)	17	68 (26.87)	100	400 (42.46)
3.	Not at all Influenced	9	27 (12.50)	12	36 (7.61)	15	45 (17.79)	36	108 (11.46)
4.	Negatively Influenced	10	20 (9.26)	24	48 (10.15)	21	42 (16.60)	55	110 (11.68)
5.	Highly Negatively Influenced	4	4 (1.85)	17	17 (3.59)	3	3 (1.19)	24	24 (2.55)
	Total	60	216 (100)	140	473 (100)	75	253 (100)	275	942 (100)
	Mean score	3.6		3.38		3.37		3.43	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.26 indicates the level of influence of the variable 'physical inabilities and health problems' on job satisfaction. It shows that among the officers 76.39 per cent, clerical and substaff 78.65 per cent and 64.42 per cent respectively are influenced by the variable on job satisfaction. Analysis of the mean score reveals that the variable 'physical inabilities and health problem' has been positively influencing one as evidenced through its mean score which ranges to the maximum of 3.6 with officers averaging a mean score of 3.43 to the total employees in the State Bank of India.

5.2.27 Heavy Work

Modernisation and computerisation have considerably reduced the head count in the banks. In recent years after modernisation of banks with computers the number of employees employed in every branch has drastically come down. Further the existing employees are loaded with heavy work load. There is no overtime work permitted. The entire work is to be completed in the day itself. Postponement of work for the subsequent day is not allowed. So every employee has to work for long hours even after the regular working time without any extra remuneration. Thus in recent times employees are supposed to work beyond their working hours daily. This makes them monotonous and frustrated with the job. In course of time they are left with displeasure in their job which ultimately leads to dissatisfaction in their job. Hence the heavy work assigned by the employer has become an influencing variable on job satisfaction. Table 5.27 presents the level of influence of the variable 'heavy work' on job satisfaction.

Table: 5.27**Heavy Work and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	-	-	7	35 (8.66)	11	55 (28.35)	18	90 (11.66)
2.	Influenced	17	68 (39.08)	40	160 (39.61)	9	36 (18.56)	66	264 (34.19)
3.	Not at all Influenced	29	87 (50)	42	126 (31.19)	17	51 (26.29)	88	264 (34.19)
4.	Negatively Influenced	5	10 (5.75)	32	64 (15.84)	14	28 (14.43)	51	102 (13.22)
5.	Highly Negatively Influenced	9	9 (5.17)	19	19 (4.70)	24	24 (12.37)	52	52 (6.74)
	Total	60	174 (100)	140	404 (100)	75	194 (100)	275	772 (100)
	Mean score	2.9		2.89		2.59		2.81	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.27 presents a picture on the level of influence of the variable 'heavy work' on job satisfaction. It shows that no officer is highly influenced by the variable. It is clear that among clerical and substaff 51.73 per cent and 53.09 per cent respectively are either not influenced or negatively influenced by the variable with respect to job satisfaction. But analysis of mean score shows that the variable 'heavy work' has been negatively influencing job satisfaction as evidenced through its mean score 2.9 with respect to officers followed by 2.89 with respect to clerical staff and 2.59 scores to substaff. It shows that the variable heavy work has been negatively influencing job satisfaction.

5.2.28 Grievance Redressal Mechanism

Employees having personal grievances either related to their job or family find it difficult to work efficiently. Unless the grievances are redressed, they cannot carry out their work with full satisfaction. Hence the job satisfaction of the employees depends to an extent on the grievance redressal mechanism. Table 5.28 presents the level of influence of ‘grievance redressal mechanism’ on job satisfaction.

Table: 5.28

Grievance Redressal Mechanism and its Influence on Job Satisfaction

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	5	25 (11.74)	6	30 (7.33)	4	20 (10.53)	15	75 (9.24)
2.	Influenced	27	108 (50.70)	45	180 (44.01)	18	72 (37.89)	90	360 (44.33)
3.	Not at all Influenced	24	72 (33.81)	35	105 (25.68)	7	21 (11.06)	66	198 (24.38)
4.	Negatively Influenced	4	8 (3.75)	40	80 (19.56)	31	62 (32.63)	75	150 (18.47)
5.	Highly Negatively Influenced	-	-	14	14 (3.42)	15	15 (7.89)	29	29 (3.58)
	Total	60	213 (100)	140	409 (100)	75	190 (100)	275	812 (100)
	Mean score	3.55		2.92		2.53		2.95	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.28 shows the influence of the grievance redressal mechanism on job satisfaction among bank employees. It shows that among officers and clerical staff 62.44 per cent and 51.34 per cent respectively are positively influenced by the variable. But among the

substaff 51.58 per cent are either not influenced or negatively influenced by the variable grievance redressal mechanism procedure.

Analysis of mean score shows that the variable has been positively influencing job satisfaction as evidenced through its mean score of 3.55 with respect to officers. But among clerical and substaff it has been negatively influencing as evidenced through its mean score 2.92 with clerical staff followed by 2.53 with substaff.

5.2.29 Reasonability in Transfer Policy

Frequent transfer and displacement of employees from one branch to another branch and one work to another work disrupts the regular work of the employees. The displaced employees take additional time and effort to adjust with the new working environment in the new job at the new place. Till the time they are adjusted with the new assignment, they find hard to survive with the regular work. Further the work is not upto the mark during the time. Since the employees are not happy with the new assignment they do not work well and dissatisfied in the job. Table 5.29 explains the influence level of the variable 'reasonability in transfer policy' on job satisfaction in the State Bank of India.

Table: 5.29**Reasonability in Transfer Policy and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	9	45 (27.27)	8	40 (10.93)	2	10 (7.30)	19	95 (14.22)
2.	Influenced	9	36 (21.82)	37	148 (40.44)	11	44 (32.12)	57	228 (34.13)
3.	Not at all Influenced	5	15 (9.09)	27	81 (22.13)	4	12 (8.76)	36	108 (16.17)
4.	Negatively Influenced	32	64 (38.79)	29	58 (15.85)	13	26 (18.98)	74	148 (22.16)
5.	Highly Negatively Influenced	5	5 (3.03)	39	39 (10.65)	45	45 (32.84)	89	89 (13.32)
	Total	60	165 (100)	140	366 (100)	75	137 (100)	275	668 (100)
	Mean score	2.75		2.61		1.83		2.43	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.29 reveals the level of influence of the variable 'reasonability in transfer policy' on job satisfaction. It is clear that among the officers 50.91 per cent are either negatively or not at all influenced by the variable on job satisfaction. But in the case of clerical staff 51.37 per cent are influenced by the variable on job satisfaction. But in the case of substaff 60.58 per cent of the staff are either negatively influenced or not influenced by the variable on job satisfaction. Analysis of the mean score of the variable shows that it has been negatively influencing as evidenced through its mean score of 2.75 with respect to officers followed by 2.61 with clerical staff. But

the mean score of 1.83 for the substaff indicates that the variable has been highly negative influence on job satisfaction.

5.2.30 Promotion Opportunity

An employee joining in a job is elevated to a higher position in course of time after gaining sufficient number of years of experience. Otherwise in the existing job they are elevated to a higher scale of pay. Similarly on special occasions like achievement of special targets employees are either offered a promotion in the job or granted a higher pay as a special incentive. Sometimes for various reasons the promotion opportunities are denied to some employees. Those who are denied promotion get frustrated and dissatisfied in the job. Hence promotion opportunities in the job has become a variable influencing job satisfaction. Table 5.30 shows the level of influence of the variable 'promotion opportunity' on job satisfaction.

Table: 5.30**Promotion Opportunity and its Influence on Job Satisfaction**

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	-	-	6	30 (9.32)	1	5 (3.14)	7	35 (5.80)
2.	Influenced	4	16 (13)	25	100 (31.06)	7	28 (17.61)	36	144 (23.84)
3.	Not at all Influenced	5	15 (12.20)	9	27 (8.38)	12	36 (22.64)	26	78 (12.91)
4.	Negatively Influenced	41	82 (66.67)	65	130 (40.37)	35	70 (44.03)	141	282 (46.69)
5.	Highly Negatively Influenced	10	10 (8.13)	35	35 (10.87)	20	20 (12.58)	65	65 (10.76)
	Total	60	123 (100)	140	322 (100)	75	159 (100)	275	604 (100)
	Mean score	2.05		2.3		2.12		2.20	

Source: Primary data

Note Figures in bracket denote percentages.

Table 5.30 exhibits the level of influence of the variable 'promotion opportunity' on job satisfaction. It is clear from the table that among the clerical, official and substaff category of employees 59.62 per cent, 87 per cent and 79.25 per cent respectively are either negatively or not at all influenced by the variable on job satisfaction.

A look at the mean score of the variable shows that the variable has been negatively influencing one with respect to clerical staff 2.3 followed by substaff with 2.12 mean score and officers with 2.05 score. It shows a common mean score of 2.20 to the total employees in the State Bank of India.

5.2.31 Job Security

Beyond salary, job security is another variable which motivates the employees to work well. Every employee employed in a bank wants to have a secured job. Those employees whose jobs are insecure or who feel their job is insecure do not effectively contribute for the development of the institution. The work performance of such employees is poor. Further the employees with no job security are dissatisfied in their job. Hence job security has become a variable influencing job satisfaction. Table 5.31 explains the influence level of the variable 'job security' on job satisfaction among employees working in the State Bank of India.

Table: 5.31

Job Security and its Influence on Job Satisfaction

Sl. No.	Level of Influence	Officers		Clerical Staff		Sub Staff		Total	
		No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score	No.of Respondents	Score
1.	Highly Influenced	-	-	6	30 (10.95)	5	25 (13.81)	11	55 (9.58)
2.	Influenced	-	-	1	4 (1.46)	12	48 (26.52)	13	52 (9.06)
3.	Not at all Influenced	9	27 (22.69)	15	45 (16.42)	14	42 (23.21)	38	114 (19.86)
4.	Negatively Influenced	41	82 (68.91)	77	154 (56.20)	22	44 (24.31)	140	280 (48.78)
5.	Highly Negatively Influenced	10	10 (8.40)	41	41 (14.97)	22	22 (12.15)	73	73 (12.72)
	Total	60	119 (100)	140	274 (100)	75	181 (100)	275	574 (100)
	Mean score	1.98		1.96		2.41		2.09	

Source: Primary data

Note: Figures in bracket denote percentages.

Table 5.31 opines the level of influence of the variable 'job security' on job satisfaction. It is clear that among officer none is satisfied with the variable job security. Among the clerical and substaff category 87.59 per cent and 59.67 per cent respectively of the staff are either not influenced or negatively influenced by the variable. Analysis of the mean score shows that the variable has been highly negatively influencing job satisfaction as evidenced through its mean score 1.98 with officers followed by 1.96 with clerical staff. But among substaff it highly negatively influences job satisfaction with a mean score of 2.41.

5.2.32 Variables Influencing Job Satisfaction – Comprehensive Analysis

Different variable discussed above under 31 categories have been influencing job satisfaction at different levels. Analysis of their mean score value in a comprehensive form highlights the significance of these variables in a comparative form. Hence the comprehensive analysis of the mean score value of these 31 variables are presented in Table 5.32.

Land table 5.32

It is clear from Table 5.32 that except monotonous work, recreational facilities, creativity, personal and family problems, psychological stress and frustration, physical inabilities and health problems and grievance redressal mechanism the other variables are either negatively influencing or highly influencing to officers. In the case of clerical staff the variables such as freedom to work, safety measures, creativity, personal and family problems, psychological stress and frustration, physical inabilities and health problem are either negatively or highly negatively influencing job satisfaction.

But the variables such as risk in the job, freedom to work, monotonous work, organisational policies, safety measures, creativity personal and family problems, physical inabilities and health problems are either negatively or highly negatively influencing job satisfaction in case of substaff.

5.2.33 Reliability Test

Having identified that there are 31 variables as having relationship with job satisfaction, factor reduction technique - factor analysis followed by multiple regression analysis is attempted. In order to include these 31 variables as independent variables having influencing role on the dependent variable - job satisfaction, reliability testing is attempted through Cronbach's alpha (α). The result is presented in Table 5.33.

Table: 5.33**Cronbach's Alpha - Item - Total statistics**

Sl. No.	Variables	Cronbach's Alpha if item is deleted
1.	Salary and allowances	0.697
2.	Other benefits and services	0.710
3.	Risk in the job	0.678
4.	Freedom to work	0.703
5.	Challenging nature of job	0.704
6.	Training provided by the employer	0.698
7.	Chance for personal development	0.699
8.	Chance for enhancement of social status	0.709
9.	Monotonous work	0.696
10.	Recognition gained in the work	0.697
11.	Prizes and awards	0.711
12.	Chance for gaining public relationship	0.698
13.	Organisational policies	0.699
14.	Recreational facilities	0.702
15.	Delegation of authority	0.701
16.	Social concern of the organisation	0.707
17.	Fruitful union activities	0.709
18.	Relationship among co-workers	0.696
19.	Chance for suggestions	0.697
20.	Congenial working climate	0.693
21.	Boss - subordinate relationship	0.692
22.	Safety measures	0.699
23.	Creativity	0.710
24.	Personal and family problems	0.708
25.	Psychological stress and frustration	0.709
26.	Physical inabilities and health problems	0.707
27.	Heavy work	0.703
28.	Grievance redressal mechanism	0.702
29.	Reasonability in transfer policy	0.689
30.	Promotion opportunity	0.690
31.	Job security	0.691

Table: 5.34

Reliability statistics

Cronbach's Alpha	Cronbach's Alpha based on standardised items	No. of items
0.714	0.716	31

The result of Cronbach's alpha (α) as evidenced in Table 5.34 shows that the value of alpha is 0.714 which is above 0.7. It shows that 31 variables have an acceptable internal consistency among them. Further the deletion of any one of the 31 items have reduced the alpha (α) value below the overall alpha (α) which is evidenced in Table 5.33. So it is concluded that the 31 variables have reliability and can be included for further analysis.

5.3 FACTOR ANALYSIS

Job satisfaction is the outcome of the influence of several variables as listed above. In identifying the factors which are really influencing job satisfaction, factor analysis has been useful. Factor analysis is a multi variate tool assisting the researcher to reduce the innumerable variables into manageable number of factors. It has been identified that there are 31 variables as influencing job satisfaction among the employees of the State Bank of India in Kanyakumari District. Factor analysis analyses the relationship between a large number of attributes or variables for many number of observations and identifies the latent structures and latent factors which is useful for further analysis. Hence factor analysis is attempted on the variables influencing job satisfaction.

5.3.1 Functions of Factor Analysis

The factor analysis performs the following functions.

- i) Identifies the smallest number of common factors that best explain or account for the correlation among the indicators.
- ii) Identifies a set of dimensions that are latent (not easily observed) in a large number of variables.
- iii) Devises a method of combining or condensing a large number of variables with varying levels into distinctly different number of groups.
- iv) Identifies and creates an entirely new smaller set of variables for subsequent regression from a large number of variables. It is especially useful in multiple regression analysis when multicollinearity is focused to exist as the number of independent variables is reduced by using factors, and thereby minimizing or avoiding multicollinearity. In fact, factors are used in lieu of original variables in the regression equation.¹

Hence factor analysis is the most fitting tool to analyse the variables influencing job satisfaction.

5.3.2 Mathematical Framework

In factor analysis each variable is expressed as a combination of underlying factors. A factor is an underlying dimension that accounts for several observed variables. Factors loading are those values which explain how closely the variables are related to each one of the factors discovered. Communality shows how much of each variable is

¹ Sri Vastava, Shailaja Rego, T.N., “*Statistics for Management Analysis*”, Tata McGraw Hill Publishing Company Limited, New Delhi, 2008, pp. 9.11-9.12.

accounted for by the underlying factor taken together. Rotation in the context of factor analysis is something like staining a microscope slide. As like different stains, it reveals different structures in the issues, different stains on it reveal different structures in the data.²

The factor analysis model in matrix rotation is given by

$$X = Af + e$$

where

$$X = (x_1, x_2, x_3 \dots x_p)$$

$$f = (f_1, f_2, f_3 \dots f_m)$$

$$e = (e_1, e_2, e_3 \dots e_p)$$

$$m = \text{number of factors and}$$

$$p = \text{number of variables and matrix}$$

$$A = \begin{bmatrix} a_{11}, & a_{12}, & \dots, & \dots, & \dots, & a_{1m} \\ a_{21}, & a_{22}, & \dots, & \dots, & \dots, & a_{2m} \\ \dots, & \dots, & \dots, & \dots, & \dots, & \dots \\ a_{p1}, & a_{p2}, & \dots, & \dots, & \dots, & a_{pm} \end{bmatrix}$$

where a_{ij} is factor loading which gives net correlation between the variables x_i and factor f_j (where $i = 1, 2, \dots p$) and $j = 1, 2, 3 \dots m$). It is assumed that the error variable (e) is distributed independently of f and p and e as multi-variate normal distribution.

5.3.3 Analytical Framework

The principal factor analysis method is mathematically suitable for the solution to a factor problem. Its major solution features is the

² Kothari, C.R., *“Research Methodology - Methods and Techniques”*, New Age International Pvt., Publisher, 2006, p. 323.

extraction of a maximum amount of variation as each factor is calculated.³ Most of the analysis methods produce results in a form that is difficult or impossible to interpret. Thurstone argued that it is necessary to rotate factor matrices to interpret them adequately.⁴ He pointed out that original factor matrices are arbitrary in the sense that an infinite number of reference frames (axes) can be found to reproduce given 'R' matrix.⁵ In order to move the axes from the arbitrary location determined by the methods of extraction to some portion useful for interpretation of the factors for comparison with other studies, the axes are rotated. A major goal of rotation is to obtain meaningful factor that are as consistent as possible from analysis to analysis.⁶ There are several methods available for factor analysis. But the principal factor method is the widely used one. Further, varimax rotation maintains the independent factors that is, the angle between the axes are kept at 90 degrees. One of the final outcome of factor analysis is called rotated factor matrix, a table of coefficient that expresses the ratios between the variables and the factors. The sum of the sequences of the factor loading of variables is called communalities (h^2).

³ Hary Harman, "*Modern Factor Analysis*", The University of Chicago Press 1967, pp. 97-101.

⁴ Thurstone, L. and Chava, E., "*The Measurement of Attitude*", The University of Chicago Press, 1929, pp. 508-509.

⁵ *Ibid.*, p. 93.

⁶ Benjamine, Fruether, "*Introduction of Factor Analysis*", New Delhi, Affiliated East - West Press, 1976, p. 106.

The communality of a factor is its common factor variance. The factors with factor loading of 0.50 or greater are considered as significant factors and the factors with less than 50 per cent common variation with the rotated factor pattern are too weak to report.⁷ In the present study, the principal factor analysis method with orthogonal Varimax Rotation is used to identify the significant set of influencing factors.

5.3.4 Factor Analysis - Analysis and Interpretation

Rotated component matrix of factor analysis helps to reduce the unmanageable numbers of variable into manageable number of variables called factors. All the discussed 31 variables identified to be influencing the job satisfaction have been analysed through factor analysis available in SPSS.

Since the socio-economic setting of the official, clerical and substaff are dissimilar in many respects, the variables identified as influencing job satisfaction on them also have different level of influence on each category of them. Hence the influence of the identified 31 variables on job satisfaction for officials, clerical staff and substaff have been analysed individually for each category of worker. The findings of the influence are presented below separately for three categories of employees.

⁷ Fred N. Kerlinger, *“Foundations of Behavioural Research”*, New York: Holt, Rinchart and Winston, 1973, p. 470.

5.4 FACTORS INFLUENCING JOB SATISFACTION AMONG CLERICAL STAFF

The analysis of 31 variables through factor analysis among clerical staff revealed that eight latent factors influence job satisfaction. But the state of influence of each variable is different from one another. While some variables positively influence job satisfaction the others influence negatively. Further the influence of each variable on the latent factor has been analysed through rotation factor matrix. The findings of rotated factor matrix are presented in Table 5.35.

Land table 5.35

The suitability of the data for factor analysis was analysed through Kaiser-Mayer-Olkin measure of adequacy and Bartlett's of sphericity tests. The findings of the test are

Kaiser - Mayer - Olkin measure of
Sampling adequacy : 0.571
Bartlett's of sphericity :
Approx . Chi square : 1843.073
Df : 0.465
Sig : 0.000

KMO test indicates the proportion of variance in the variables might be caused by the underlying factors. The result of the test is a high value (0.571). This indicates that the factor analysis can be used in the study.

Bartlett's test of sphericity indicates whether the correlation matrix is an identity matrix. Since the resulting significance level is less than 0.05 it can be concluded that there is a significant relationship among the variables identified. Hence it all shows that factor analysis can suitably be employed in the study.

Table 5.35 shows the factor loading of the 31 variables influencing the job satisfaction of the clerical staff working in the State Bank of India in Kanyakumari district. The factor analysis reduced the 31 variables into eight factors namely F₁, F₂, F₃, F₄, F₅, F₆, F₇ and

F₈. The variables fall under each category of factor in a way closely related to one another. The different factors so categorised are

- F₁ Work and work environment
- F₂ Work-life balance
- F₃ Organisational policy
- F₄ Security
- F₅ Adequacy of compensation
- F₆ Autonomy
- F₇ Recognition and relationship
- F₈ Miscellaneous

5.4.1 Factorwise Analysis

The F₁ factor, 'work and work environment' includes the variables namely risk in the job, congenial working climate, Boss – subordinate relationship, challenging nature of job, chance for gaining public relationship, monotonous work, chance for personal development. These seven variables have a higher factor loading in the rotated component matrix. Work and work environment is the first factor which explains a higher variation of 19.292 per cent in the total variable set.

The second factor, 'work-life balance' factor represents personal and family problems, psychological stress and frustration, physical inabilities and health problem, heavy work, chance for enhancement of social status, and recognition gained in the work. The work-life balance factor has the next higher factor loading in the rotated

component matrix. The work-life balance factor explains a variation of 15.779 per cent in the total variable set.

The third factor 'organisational policy' includes the variables namely organisational policies, reasonability in transfer policy, delegation of authority, training provided by the employer and promotion opportunity. The organisational policy factor also has the next higher factor loading in the rotated component matrix. The organisational policy explains a variation of 13.625 per cent in the total variable set. 'Security' is the fourth factor which includes the variables namely safety measures, job security, fruitful union activities and grievance redressal mechanism. The security factor has the next higher factor loading in the rotated component matrix. The security factor explains a variation of 12.971 per cent in the total variable set.

The fifth factor, 'adequacy of compensation' includes the variables namely salary and allowances, other benefits and services and prizes and awards. This factor has a higher factor loading in the rotated component matrix. This explains a higher variation of 9.984 per cent in the total variable set. 'Autonomy' is the sixth factor which includes the variables namely freedom to work and creativity. The Autonomy factor has also the next higher factor loading in rotated component matrix. The autonomy factor explains a variation of 9.651 per cent in the total variable set. The seventh factor 'recognition and

relationship' includes the variables namely relationship among co-workers and social concern of the organisation. The recognition and relationship factor has a higher factor loading in the rotated component matrix. This explains a higher variation of 7.180 per cent in the total variable set. Finally the 'miscellaneous factor' includes a variation of 6.956 per cent in the total component matrix. The miscellaneous factor includes variable such as rest room, canteen and other recreational facilities.

The eigen values of the factors indicate the degree of variability of the factor in the total set. The higher eigen value shows the higher intensity of the variable explained in the factor. Analysis of eigen values of different factors reveal the intensity of each factor comprising 31 variables and their influence on job satisfaction of the clerical employees in the State Bank of India in Kanyakumari district. The intensity of influence as evidenced through eigen values of the factors such as work and work environment, work-life balance, organisational policy, security, adequacy of compensation, autonomy, recognition and relationship and Miscellaneous are 5.980, 4.892, 4.224, 4.021, 3.095, 2.992, 2.226 and 2.156 respectively. The intensity is higher in respect of work and work environment factor and work-life balance factor followed by organisational policy factor.

5.4.2 Variable-wise Analysis

The communality (h^2) represents the role of each variable on the job satisfaction of the clerical staff working in the State Bank of India in Kanyakumari District. The communality has been equally high in respect of the variables organisational policy and delegation of authority with a communality value of 0.998 followed by chance for enhancement of social status with communality value of 0.997. The variable reasonability in transfer policy has the next highest communality value of 0.994. It is followed by chance for suggestions with a communality value of 0.992. Another variable freedom to work has the communality value of 0.990. It is followed by safety measures variable with communality value of 0.987. It exhibits that individually the variables such as organisational policy, delegation of authority, chance for enhancement of social status, reasonability in transfer policy, chance for suggestions, freedom to work, safety measures are powerful and influence job satisfaction of clerical employees in the State Bank of India in Kanyakumari District.

5.4.3 Influence of Job Satisfaction Variables - Multiple Regression Analysis

Analysis of the factors through factor analysis reveals that job satisfaction of the clerical staff has been influenced by eight independent factors. In order to find out the level of influence of these eight independent variables (factors) on the dependent variable job satisfaction analysis through multiple regression is attempted.

5.4.3.1 Linear Regression - Mathematical Model

The linear multiple regression equation is fitted with each of the latent factors identified as responsible for job satisfaction. The mathematical form of the regression equation used for the purpose is presented below:

$$\text{Log } y = \text{log } b_0 + b_1 \text{ log } x_1 + b_2 \text{ log } x_2 + \dots + b_n \text{ log } x_n + e_u$$

where,

y = Dependent variable (Job satisfaction).

$x_1, x_2, x_3, x_4 \dots x_n$ = Independent variables,

$b_0, b_1, b_2 \dots b_n$ = Parameters of independent variables to be estimated.

b_0 : Regression constant

e_u : error term

Multiple regression equation depicting the relationship between eight independent variables and job satisfaction among the clerical staff runs as

$$y = 3.848 + 0.852 b_1 + 1.832 b_2 + 0.914 b_3 + 3.101 b_4 + 2.421 b_5 + 0.873 b_6 - 0.271 b_7 - 0.108 b_8$$

$$R^2 = 0.721$$

Where

b_1 = Work and work environment

b_2 = Work-life balance

- b₃ = Organisational policy
- b₄ = Security
- b₅ = Adequacy of compensation
- b₆ = Autonomy
- b₇ = Recognition and relationship
- b₈ = Miscellaneous

Analysis of multiple regression equation depicting the relationship between the observed eight latent factors with job satisfaction of the clerical staff shows that as a whole all the eight independent factors have contributed to job satisfaction to the extent of 72 per cent. It shows that all these independent factors are influencing job satisfaction to the extent of 72 per cent. The other unidentified variables have the influence to the rest of the portion of 28 per cent.

The regression coefficient of the factor security (b₄) shows a higher influence with a unit change on the factor security (b₄), keeping all other factors constant, makes a change of 3.101 units on job satisfaction. Similarly the other factor adequacy of compensation (b₅) has also made a significant impact on job satisfaction.

The factor (b7) recognition and relationship has a negative influence on job satisfaction. Keeping all other factors constant a unit change on this factor makes a negative change of 0.271 units on job satisfaction.

5.5 FACTORS INFLUENCING JOB SATISFACTION AMONG OFFICERS

The influence of the identified 31 variables on job satisfaction of the officers in the State Bank of India has been analysed through rotated factor matrix of factor analysis, and the latent factors have been identified. The findings are presented in table 5.36.

Land table 5.36

The suitability of the data for factor analysis was analysed through Kaiser-Mayer-Olkin measure of adequacy and Bartlett's sphericity tests. The findings of the test are

Kaiser - Mayer - Olkin measure of
sampling adequacy : 0.585
Bartlett's of sphericity :
Approx . Chi square : 1833.451
Df : 0.465
Sig : 0.000

KMO test indicates the proportion of variance in the variables which might be caused by the underlying factors. The result of the test is a high value (0.585). This indicates that the factor analysis is useful for the data used in the study.

Bartlett's test of sphericity indicates whether the correlation matrix is an identity matrix. It means that the variables identified are unrelated. The significance level of the test is less than 0.5. So it can be concluded that there is a significant relationship among the variables identified. Hence, it all shows that factor analysis can suitably be employed in the study.

Table 5.36 shows the factor loading of the 31 variables influencing the job satisfaction of the officers working in the State Bank of India in Kanyakumari District. The factor analysis reduced

the 31 variables into ten factors namely F₁, F₂, F₃, F₄, F₅, F₆, F₇, F₈, F₉ and F₁₀. The variables that fall under each category of factor are in a way closely related to one another. The different factors so categorised are named as below:

- F₁ Security
- F₂ Work-life balance
- F₃ Organisational policy
- F₄ Adequacy of compensation
- F₅ Autonomy
- F₆ Recognition and relationship
- F₇ Training and motivation
- F₈ Work and work environment
- F₉ Nature of work
- F₁₀ Miscellaneous

5.5.1 Factorwise analysis

The 'security' factor includes the variables namely safety measures, job security, fruitful union activities and grievance redressal mechanism. These four variables have a higher factor loading in the rotated component matrix. The first factor security explains a higher variation of 10.192 per cent in the total variable set.

The second factor 'work-life balance' represents the variables personal and family problems, psychological stress and frustration physical inabilities and health problem and heavy work. The work-life balance factor also has a higher factor loading in the rotated component matrix. The work-life balance factor explains higher

variation of 9.843 per cent in the total variable set. The third factor 'organisational policy' that includes the variables namely organisational policies, reasonability in transfer policy and delegation of authority. It has a higher factor loading in the rotated component matrix. The organisational policy factor explains a variation of 7.804 per cent in the total variable set.

'Adequacy of compensation' is the fourth factor which includes the variables namely salary and other allowances, other benefits and services and promotion opportunity. This factor has the next higher factor loading in the rotated component matrix. This factor explains a higher variation of 7.200 per cent in the total variable set. The fifth factor 'autonomy' includes the variables creativity, chance for suggestions and freedom to work. This factor also has a higher factor loading in the rotated component matrix. This explains a higher variation of 7.195 per cent in the total variable set.

'Recognition and relationship' is the sixth factor which includes the variables namely recognition gained in the work, chance for gaining public relationship and chance for personal development. These three variables together have a higher factor loading in the rotated component matrix. This factor has a variation of 6.253 per cent in the variable set. 'Training and motivation' is the seventh factor which includes the variables namely training provided by the employer, prizes and awards and chance for enhancement of social

status. This factor also has a higher factor loading in the rotated component matrix. This factor explains a variation of 6.154 per cent in the total variable set.

The eighth factor 'work and work environment' includes the variables such as congenial working climate and monotonous work. This factor has a factor loading of 5.337 per cent in the total variable set. The ninth factor is 'nature of work' which includes variables namely challenging nature of job and Boss-suordinate relationship. This factor has a higher factor loading in the rotated component matrix which explains a variation of 4.910 per cent in the total variable set. Final and last factor is the 'miscellaneous factor' which includes only one variable namely risk in the job. This factor has a higher factor loading in the rotated component matrix which explains a variation of 4.514 per cent in the total variable set.

Analysis of the eigen value of different factors indicates the degree of variability of the factors in the total set. The higher eigen value shows the higher intensity of the variables explained in the factor. The intensity of influence as evidenced through the eigen values of the factors such as security factor, work-life balance factor, organisational policy, adequacy of compensation, autonomy, recognition and relationship, training and motivation, work and work environment, nature of work and miscellaneous factor are 3.159,

3.051, 2.419, 2.232, 2.232, 1.939, 1.908, 1.654, 1.522 and 1.399 respectively.

It shows the intensity of the variables included in each of these factor. The intensity is higher in respect of security factor followed by work and life balance factor followed by organisational policy factor, which shows that they are highly influential than the other factors.

5.5.2 Variablewise Analysis

The communality (h^2) represents the role of each variable on the job satisfaction of the officers working in the State Bank of India in Kanyakumari district. The communality has been high in respect of the variable adequacy of safety measures with a value of 0.816 followed by job security with communality value of 0.803. The variable recognition gained in the work has the next highest communality value 0.797 indicating its strength in job satisfaction in the third place. It is followed by variable delegation of authority with a communality value of 0.791.

5.5.3 Influence of Job Satisfaction Variables – Multiple Regression Analysis

Analysis of the latent factors identified through factor analysis reveals that job satisfaction of the officers of the State Bank of India in Kanyakumari district has been influenced by ten independent factors. In order to find out the influence of these independent variables

(factors) on the dependent variable 'job satisfaction' multiple regression analysis is attempted.

5.5.4 Linear Regression – Mathematical Model

The linear multiple regression equation is fitted with each of the latent factors identified as responsible for job satisfaction, taking job satisfaction as the dependant variable.

Multiple regression equation depicting the relationship between ten independent variables and job satisfaction with respect to officers runs as

$$y = 34.485 + 0.450 b_1 + 2.614 b_2 + 0.116 b_3 + 0.814 b_4 + 0.754 b_5 + 0.94 b_6 + 2.144 b_7 + 0.048 b_8 - 0.125 b_9 + 0.452 b_{10}$$

$$R^2 = 0.689$$

b_1 = Security

b_2 = Work-life balance

b_3 = Organisational policy

b_4 = Adequacy of compensation

b_5 = Autonomy

b_6 = Recognition and relationship

b_7 = Training and motivation

b_8 = Work and work environment

b_9 = Nature of work

b_{10} = Miscellaneous

Analysis of multiple regression equation depicting the relationship between the observed ten latent factors with job satisfaction of the officers shows that as a whole all the 10 independent factors have contributed to job satisfaction to the extent of 68 per cent. It shows that all these independent factors are influencing job satisfaction to the extent of 68 per cent.

It is further clear from the equation that the regression coefficient of the factor 'work-life balance' shows, keeping all other factors constant, a unit change on the factor work-life balance (b_2) makes a change of 2.614 units on job satisfaction. Similarly the other factor training and motivation (b_7) has made a significant impact on job satisfaction.

The factor 'nature of work' (b_9) has a negative influence on job satisfaction and also it shows, keeping all other factors constant, a unit change on these factors makes a negative changes of 0.125 units respectively on job satisfaction.

5.6 FACTORS INFLUENCING JOB SATISFACTION AMONG SUB STAFF

Job satisfaction of the substaff working in the State Bank of India in Kanyakumari District has been influenced by the identified 31 variables. The influence of each of the variables on the job satisfaction of the substaff working in the State Bank of India has been analysed through factor analysis and the findings are presented in table 5.37.

Land table 5.37

The suitability of the data for factor analysis was analysed through Kaiser-Mayer-Olkin measure of adequacy and Bartlett's sphericity tests. The findings of the test are

Kaiser - Mayer - Olkin measure of
sampling adequacy : 0.528
Bartlett's of sphericity :
Approx . Chi square : 1083.353
Df : 0.465
Sig : 0.000

KMO test indicates the proportion of variance in the variables which might be caused by the underlying factors. The result of the test is a high value (0.528) which indicates that the factor analysis can be conducted in the study.

Bartlett's test of sphericity indicates whether the correlation matrix is an identity matrix. Since the significance level of the test is less than 0.05 it can be concluded that there is a significant relationship among the variables identified. Hence it all shows that factor analysis can suitably be employed in the study.

Table 5.37 shows the factor loading of the 31 variables influencing the job satisfaction of the substaff working in the State Bank of India in Kanyakumari District. The factor analysis reduced the 31 variables into 10 factors namely F₁, F₂, F₃, F₄, F₅, F₆, F₇, F₈, F₉

and F₁₀. The variables that fall under each factor are in a way closely related to one another. The different factors so categorised are named as below:

- F₁ Adequacy of compensation
- F₂ Work-life balance
- F₃ Security
- F₄ Organisational policy
- F₅ Autonomy
- F₆ Recognition and relationship
- F₇ Motivation
- F₈ Nature of the work
- F₉ Recreational facilities
- F₁₀ Miscellaneous

5.6.1 Factorwise analysis

The F₁ factor 'adequacy of compensation' includes the variables namely salary and allowances, other benefits and services and promotion opportunity. These three variables have a higher factor loading in the rotated component matrix. Adequacy of compensation is the first factor which explains a higher variation of 8.808 per cent in the total variable set. The second factor 'work-life balance' factor represents the personal and family problems, psychological stress and frustration and physical inabilities and health problems in doing the work of the substaff. The second factor has a higher factor loading in the rotated component matrix. The work-life balance factor explains a higher variation of 8.266 per cent in the total variable set.

The third factor 'security' includes the variables namely safety measures, job security and fruitful union activities of the substaff. The security factor has the next higher factor loading in the rotated component matrix. This factor explains a higher variation of 7.833 per cent in the total variable set. 'Organisational policy' is the fourth factor which includes the variables namely organisational policies, reasonability in transfer policy and delegation of authority. This organisational policy factor has the next higher factor loading in the rotated component matrix. The organisational policy factor explains a variation of 7.635 per cent in the total variable set.

The fifth factor 'autonomy' includes the variables namely freedom to work, chance for suggestions and creativity of the substaff. This autonomy factor explains a variation of 7.317 per cent in the total variable set. The sixth factor 'recognition and relationship' includes the variables 'recognition gained in the work, chance for gaining public relationship, relationship among co-workers, Boss subordinate relationship and prizes and awards. The recognition and relationship factor has the next higher factor loading in the rotated component matrix. This explains a higher variation of 7.195 per cent in the total variable set. 'Motivation' is the seventh factor which includes the variables training provided by the employer and chance for enhancement of social status. This motivation factor has the next

higher factor loading in the rotated component matrix. This factor explains a variation of 7.103 per cent in the total variable set.

Eighth factor 'nature of the work' includes the variables monotonous work, risk in the job and heavy work . Nature of the work has the next higher factor loading in the rotated component matrix. This factor explains a variation of 6.261 per cent in the total variable set.

'Recreational facilities' is the ninth factor which includes only one variable namely recreational facilities. This factor has a higher factor loading in the rotated component matrix. This factor explains a higher variation of 5.794 per cent in the total variable set. The last and final factor is 'miscellaneous factor' which includes the variables such as grievance redressal mechanism, challenging nature of job and social concern of the organisation. This factor has a higher factor loading in the rotated component matrix with a variation of 5.748 per cent of the total variable set.

The eigen value of the factors indicates the degree of variability of the factor in the total set. The higher eigen value shows the higher intensity of the variable explained in the factor. Analysis of eigen values of different latent factors identified through factor analysis in the study reveals the intensity of each factor comprising 31 variables and their influence on the job satisfaction of the substaff working in

the State Bank of India in Kanyakumari district. The intensity of influence as evidenced through eigen value of the factors such as adequacy of compensation, work-life balance factor, security factor, organisational policy factor, autonomy factor, recognition and relationship factor, motivation factor, nature of the work, recreational facilities and miscellaneous factor are 2.730, 2.562, 2.428, 2.367, 2.268, 2.30, 2.202, 1.941, 1.796 and 1.782 respectively. It shows the intensity of the variables included in each of these factors. The intensity is higher in respect of adequacy of compensation, work-life balance factor followed by security factor.

5.6.2 Variablewise analysis

The communality (h^2) represents the role of each variable on the job satisfaction of substaff working in the State Bank of India in Kanyakumari District. The communality has been high in respect of variable other benefits and services with communality value of 0.835 followed by variable grievance redressal mechanism with communality value of 0.829. It is followed by variable resonability in transfer policy with communality value of 0.820 which has a powerful influences in the order on the job satisfaction of the substaff employees of the State Bank of India in Kanyakumari District.

5.6.3 Level of influence factors on Job satisfaction-Multiple regression Analysis

Analysis of the factors through factor analysis reveals that job satisfaction of the substaff working in the State Bank of India in Kanyakumari District has been influenced by ten independent factors. In order to find out the level of influence of these ten independent variables (factors) on the dependent variable job satisfaction multiple regression analysis is attempted.

5.6.3.1 Linear Regression - Mathematical Model

Multiple regression equation depicting the relationship between ten independent variables and job satisfaction with respect to substaff runs as

$$y = 1.082 + 0.185 b_1 + 1.273 b_2 + 2.859 b_3 + 0.197 b_4 + 0.659 b_5 + 0.018 b_6 + 1.813 b_7 + 1.873 b_8 - 1.154 b_9 + 2.157 b_{10}$$

$$R^2 = 0.597$$

Where

- b₁ Adequacy of compensation
- b₂ Work-life balance
- b₃ Security
- b₄ Organisational policy
- b₅ Autonomy
- b₆ Recognition and relationship
- b₇ Motivation
- b₈ Nature of the work
- b₉ Recreational facilities
- b₁₀ Miscellaneous

Analysis of the multiple regression equation depicting the relationship between the observed ten latent factors with job satisfaction of the substaff shows that as a whole all the ten independent factors have contributed to job satisfaction to the extent of 59 per cent. It shows that all the 10 independent factors are dominantly influencing job satisfaction to the extent of 59 per cent.

The regression coefficient of the factor security (b_3) shows that keeping all other factors constant a unit change on the factor security (b_3) makes a change of 2.859 units on job satisfaction. Similarly the other factor miscellaneous (b_{10}) has also made a significant impact on job satisfaction.

The factor motivation (b_7) has a negative influence on job satisfaction. A unit change on this factor makes a negative change of 1.813 units on job satisfaction.

5.7 SUMMARY

In this study 31 variables have been identified as responsible for job satisfaction among officers clerical, and substaff working in the State Bank of India in Kanyakumari District. With the help of classification tables, level of influence of the observed 31 variables on job satisfaction of the employees of State Bank of India in Kanyakumari District has been studied. The factor analysis employed in the study shows the interrelationship among the variables and their

influence on job satisfaction of employees of State Bank of India in Kanyakumari District. Since different variables identified have a different level of influence on job satisfaction among different categories of employees, factor analysis is attempted individually for clerical, official and substaff. The 31 variables identified as the variables influencing job satisfaction of clerical staff has been short listed into eight factors. Similarly the same 31 variables have been shortlisted into 10 factors for officers, and substaff respectively through factor analysis.

It is found that among the clerical staff work and work environment is the providently influencing factor followed by work-life balance factor. Both of these two factors explain a higher variation in the total variable set. The eigen values of the variables included in these factors are higher than the others. Among the officers security has the highest factor loading followed by work-life balance factor. The security factor explains a higher variation in the total variable set followed by work-life balance factor. The eigen value of the variables included in these factors are higher than all other cases.

In the case of substaff adequacy of compensation is the highest influencing factor which is followed by work-life balance factor. These two factors explain a higher variation in factors of eigen value in the total variable set. The eigen values of these two factors and variables included in these two are higher than other factors.

The influence of the latent factors identified through factor analysis on the dependent variable job satisfaction is analysed through multiple regression. It is found that among officers all the 10 independent latent factors have contributed to job satisfaction to the extent of 78 per cent. Among the independent factors security factor has a higher positive influence on job satisfaction over others.

Among clerical staff it is found that all the eight independent latent factors have contributed to job satisfaction to the extent 72 per cent. The independent factor 'work and work environment' has the highest positive influence on job satisfaction.

But in the case of substaff it is found that all the 10 independent latent factors have contributed to job satisfaction to the extent of 68 per cent. The independent factor 'Adequacy of compensation' has a higher influence on job satisfaction over other factor.