CHAPTER IV

DISCUSSION AND ANALYSIS
In the present chapter, the results presented in the preceding chapter are discussed in the light of available literature in the field.

The present investigation is directed to determine the levels of job satisfaction of two categories of white collar employees in relation to job involvement and sense of participation. To study the influence of occupational level, job involvement and participation on the job satisfaction of bank employees a 2 x 2 x 2 Factorial Design was employed. This was done by taking the two levels viz., high and low of independent variables (i.e. occupational level, job involvement and participation) for ascertaining their effects on job satisfaction. Since job satisfaction of employee is known to be influenced by several organismic and situational variables (i.e. age, number of dependence, work experience, monthly income etc.), it was necessary to control these variables. The two categories of bank employees were matched on these variables. The statistics employed for processing the data are mean, median, mode, standard deviation, quartiles, normal variate test, critical ratio, F-ratio, coefficient of correlation and discriminant analysis.

The 5-D Employee Inventory, standardized on Indian Workers was used to measure the job satisfaction of bank employees. This Inventory measures job satisfaction in four areas, namely, Job, Management, Personal
Adjustment and Social Relations. Job and Management areas cover 'on-the-job' aspect of job satisfaction whereas Personal Adjustment and Social Relations areas relate to 'off-the-job' or outside job aspect. Scores on the four areas combined together yield an index of overall job satisfaction. We shall now discuss the results of S-D Inventory.

**Job Area:**

Attitude toward job is an important determinant of job satisfaction. Men work because they expect their job or work life to fulfill their needs. Hence, job is a source of need satisfaction; it has been considered to be an important area of job satisfaction. Job Area includes those aspects which may be considered intrinsic to work. These include nature of work—dull, dangerous, interesting; hours of work; fellow workers; opportunities on the job for promotion and advancement; overtime regulation; interest in work; physical environment; machines and tools; time for recreation; and need for further training.

Blum and Nayler (1968) suggest that job satisfaction depends upon many attitudes possessed by worker. According to them, "job satisfaction is the result of many specific attitudes in three areas, namely, specific job factors, individual characteristics and group relationships outside the job" (p. 124).
Scott and others (1960) after reviewing the relevant literature suggest the following ten important job factors which are associated with job satisfaction. These are: pay, co-workers, supervision, type of work, working conditions, identification with company, overall job satisfaction, security, management and opportunity for advancement.

Siegel (1962) on the basis of his review of job satisfaction studies, comes to the conclusion that all the results may be "conveniently grouped under two headings on the basis of their persistence to factors (i) intrinsic or (ii) extrinsic to the job itself".

Now in the following section, we will discuss the differences in responses of the two groups i.e. officers and clerks on each items included in the Job Area of the 5-D Inventory. Obtained values by the two groups on each items are studied in terms of significance of difference by applying the Normal Variate Test (Table-1).

(a) **Nature of work**: Nature of work itself is a very strong determinant of job satisfaction. It includes five sub-areas, namely, (i) dull work, (ii) dangerous work, (iii) strenuous work, (iv) interesting work, and (v) hours of work. Smith (1955) has emphasised the role of 'work' in the assessment of job satisfaction. Herzberg and his associates (1959) observe that
"Frequently cited desiderata were creative or challenging work, varied work and an opportunity to do a job completely from beginning to end" (p. 61).

Morse (1953) studied job satisfaction of white collar workers. Her results indicate that as a characteristics liked in one's own job, 'variety' is mentioned by 14% of employees having low degree of intrinsic job satisfaction, and by 45% of employees having a high degree of intrinsic job satisfaction. Lack of 'variety' as a characteristic disliked in one's own job was reported by 63% of employees with 'medium' degree of intrinsic job satisfaction, and only 8% employees with a 'high' degree of intrinsic job satisfaction.

Table-9 indicate the attitude of both the categories toward the nature of work. A significant difference between the two groups is observed in item-53, 70 & 78; which are related to the prestige related to the job. Clerks have shown more positive attitude toward their prestige related to the job. There is also significant difference between both the categories toward item-67 which is related to the utilization of their abilities. Clerks are observed to be more satisfied than officers with the regulation of overtime, provided by the bank (item-13). Clerks have also shown more positive attitude toward item-27; which indicate that clerks are more satisfied with choosing the job according to their interest.
Officers have shown more positive attitude toward item-47, which is related to the amount of work. It indicates that officers are more satisfied with the amount of work. They have also shown more positive attitude toward item-51, which indicates that officers consider their work more strenuous than the clerks.

(b) **Fellow worker:** One of the very important sources of satisfaction or dissatisfaction is the work group which the worker belong. Vroom (1964) hypothesises, "if the work group is believed by an individual to be instrumental to the attainment of positive valent outcomes, it will acquire positive valance for him; if on the other hand, it is perceived to be instrumental to negatively valent outcomes, it will acquire negative valence for him" (p. 120).

Pestonjee (1973) observed that interaction between members of a group can lead to satisfaction as well as dissatisfaction. Ganguli's (1964) investigation on foundrymen at a government owned engineering factory about the 'relative importance of different incentive items' indicates that 'good personal relation with colleagues' is ranked ninth by the respondents.

Item-11 clearly indicates that officers are less satisfied with their co-workers. Clerks have shown more positive attitude toward their co-workers. Our finding
supports the notion that 'co-worker' is an important determinant of job satisfaction. A number of studies have been conducted to measure the effect of 'co-worker' on job satisfaction (Kendall, Smith, Hulin and Locke, 1963; Halpen, 1966; Centers and Bugental, 1966).

(c) Salary or Financial Returns: 'Financial returns' has been found to be one of the important sources of desire to work. It has been found to be a source of satisfaction (Harris & Locke, 1974; Locke & Whiting, 1974). Smith and Kendall (1963) reported a correlation of .78 between the mean annual earnings of men in 21 plants and their mean satisfaction.

Ganguli (1964) while commenting on the sources of satisfaction on Indian workers suggested that "At present and in the foreseeable future for Indian worker in general income (or wages) and security of service are going to be the two most important incentives" (p. 91).

Item-31 of the Job Area and Item-64 of the Personal Adjustment Area deal with the earnings or wages. A comparison of responses of the two groups lead us to believe that officers are more satisfied than the clerks with their present earning or salary.

(d) Working Condition; Harrell (1964) has concluded
that "working condition rank variously from second to ninth in importance. The seems to be a tendency for working conditions to be ranked lower, perhaps because they have been improved. It seems plausible that the prestige value applied to the white collar occupations is the result of more desirable conditions of work" (p. 271-272).

Item-21 of the Inventory refers to 'physical environment', item-74 to 'hours of work', and item-1 to 'machines and tools'. A comparison of the responses of the two groups on these items shows that clerks of the bank are more satisfied with physical environment, hours of work, and machines and tools than the officers. It is quite obvious that if working condition provided by the bank is good and up-to-date clerks of the bank find it interesting to work in such condition.

(e) Leisure and Recreation: Leisure and recreation both eliminate the feeling of boredom on the part of the worker. These factors are important for a healthy adjustment in a work life and job satisfaction. In the present investigation a comparison of the two groups reveal that clerks are more satisfied with recreational opportunities as well with overtime rules (item-13 and 33) than officers in the bank.

(f) Need for Further Training: Item-71 is related to
need for further training. Officers have shown more positive attitude toward this item, i.e. need for further training.

In the Job Area (Table-5) we find that the mean, median, mode and standard deviation values for the officers group are 13.08, 13.23, 13.53 and 2.78 respectively while the same values for the clerical group are 14.22, 14.44, 14.88 and 2.68 respectively. If we compare the two sets of values, it can be seen that values for the clerical group are higher than the values for the officers group. The $Q_1$ and $Q_3$ values follow the trend of the mean and the median for the two groups. The scores at the $Q_1$ for the officers group is 11.1 whereas it is 12.27 for the clerical group. Similarly scores at the $Q_3$ for the officers group is 15.25 while for the clerical group it is 16.23. These values suggest that low scorers in the clerks group score better than low scorers in the officers group. High scorers of the clerks group similarly, score better than their counterparts in the officers group. The critical ratio was computed to find out the significance of difference between the mean satisfaction scores for these two groups. The critical ratio is 4.56 ($p \leq .01$) which support the hypothesis that clerks are more satisfied than officers in Job Area.

After discussing the Job Area and its related items of the Inventory, we will now review the Management Area.
Management Area:

Management Area is one of the very important determinants of job satisfaction. The major aspects covered under this area are participation, supervisory treatment, rewards and punishment, praises and blames, leave policy etc. In the following section, a comparative account of responses of the two groups i.e. officers and clerks on different items related with Management Area is presented. The values obtained by the two groups were studied on terms of significance of difference by applying the Normal Variate Test and are recorded in Table-2. We shall now consider the supervisory treatment aspect of job satisfaction.

(a) Supervisory Treatment: According to Gilmer (1966) "To the workers, his supervisor is both a father figure and irritating boss who is an equally strong contributor to both satisfaction and dissatisfaction" (p. 282). Davis (1962) suggested that those supervisors who are supportive and cordial with their subordinates get more production and satisfaction.

Item-6, 14, 17, 22, 41, 42, 46, 54, 59, 66, 77 and 79 are related to supervision and various aspects of supervisory behaviour. A comparative study of the responses of the two groups show that the two groups have responded differently to these items. Clerks have
given more positive response to the item 14 and 77 which are related to the attitudes of management toward the workers. It is also observed that clerks are more satisfied with the nature of supervisory treatment (item-79). On the other hand, officers are more satisfied with the way in which their supervisors treat them (item-59), with the facilities provided to them by their supervisors (item-22) and with their boss's human treatment (item-66).

(b) Reward and Punishment: All our activities are directed toward specific goals i.e. achievement of satisfaction or reward. When a worker is praised by his supervisor, he feels rewarded; similarly if a worker is reprimanded he feels punished. Harrell (1964) and Maier (1965) believe that in industry, 'punishment' is more frequently used than 'praise'. Praise is usually not preferred due to the fact that good work is always expected of workers. 'Punishment' and 'reprimands' are common because they are easier to prefer and they also gratify "the frustration of the supervisor" (Harrell, 1964, p. 247).

Our results show that the attitude toward 'blame' and 'praise' is affected by the employees of the bank. The clerks have shown a positive attitude toward reward-punishment/praise-blame policy of management (item-2) and the tendency of the management to praise the workers for their good performance at work (item-34.
and item-57. On the other hand officers have responded more positively to item-57 which is related to severity of punishment. It indicates that officers of the bank are dissatisfied with the severity of punishment.

(c) Participation: There is considerable evidence that the subordinate's satisfaction is dependent on the degree to which they are provided an opportunity to participate in decision making. Baumgartel (1956) reported that scientists working under participative leadership were found to have significantly more positive attitudes toward their director than those under directive leadership. Other important studies on participation are discussed earlier. It is apparent from these studies that no uniform trend is obtained regarding the influence of participation on satisfaction.

Item-26 of the Inventory is related to sense of participation. Officers and clerks both have shown equal positive response to the item-26. It indicates that both the categories of bank employees consider themselves to be having equal sense of participation.

(d) Promotional Policy: Every organisation tends to acquire vacancies in higher level position due to three reasons: retirement, resignation and expansion. These vacancies can be filled by two sources (a) by selecting
a new incumbent from outside the organisation or (b) by upgrading or promoting a worker from the ranks of the present organization. Vroom (1964) believes that "the opportunities from promotion afforded organization members are highly variable and are often assumed to have a marked effect on job satisfaction" (p. 152). Opportunities for promotion is known to have a vital influence on job satisfaction of workers. A comparison between the responses of the two groups indicate that clerks are more satisfied with the promotional opportunities (item-34) in comparison to officers.

The scores obtained by the employees of two categories in Management Area are recorded in Table-6. The mean, median, mode and standard deviation values for the officers group are 13.04, 13.12, 13.28 and 3.81 respectively. The same values for the clerks group are 13.58, 14.2, 15.44 and 3.65 respectively. It can be seen that the above values for the two groups are more or less similar and the critical ratio value is 1.64 which is not significant. It indicates that officers and clerks of the bank are equally satisfied in Management Area of the Inventory. The $Q_1$ and $Q_3$ values for the two groups are also similar in both groups. The score lying at the $Q_1$ for officers in 10.18 and for clerks group it is 10.75. In the same way $Q_3$ value for the officers group is 16.12 and for clerks group it is 16.28. Both the values show that high and low scorers in both the groups are more or less similar.
After discussing Management Area and its related items, we shall now review the Personal Adjustment Area.

**Personal Adjustment Area:**

Personal Adjustment has been found to be one of the important areas affecting the level of job satisfaction. The individual whose emotional balance is disturbed for any reason whatsoever will express this not only in his relations at home, in his social group but also at work. Ghiselli and Brown (1955) observes that "if the employee's attitude and feelings growing out of the working situation affect his behaviour on the job it is not unreasonable to suppose that attitudes developed from his home life and outside activities may also have important effect" (p. 37).

In one of the studies on white collar employees by Sinha and Agrawal (1971) significant positive correlation \( r = .52 \) between a measure of job satisfaction and scores on Saxena's Adjustment Inventory were obtained. They concluded that those workers who are satisfied tend to have better general adjustment and vice-versa. Singh (1974) has reported that the strong feelings of dissatisfaction and frustration may lead to maladjustment of the individual.

Personal Adjustment Area includes the following
There are emotionality, health, home and living conditions, finances, relation with family members etc. In the following section a comparison of the responses of the two groups on the items related to the Personal Adjustment Area is given (Table-3).

(a) Emotional Adjustment: Emotional instability is caused by mental tension and this tension can be removed by satisfying a greater number of needs. Kornhauser (1964) found a marked positive relationship between workers' report of the extent to which their job enabled them to use their abilities and their mental health.

In the present study we observe that there are significant differences between the officers' and clerks' positive responses to items related to emotional stability. Their responses to item-4 and item-60 reveal that officers are more dissatisfied with their emotional adjustment. On the other hand, their responses to item-60 and item-16 and item-60 reveal that clerks are more dissatisfied with their emotional adjustment.

(b) Home and Family: Ghiselli and Brown (1948) observes that, "if the employee's attitude and feelings growing out of the working situation affect his behaviour on the job, it is not unreasonable to suppose that attitudes developed from his home life and outside activities may also have important effect" (p. 37).
Hersey (1932) found that three categories of factors which were responsible for an employee's emotional maladjustment: the factors related to work, home and outside home environment.

Home and family assume special significance in the Indian social context. A comparison of the responses of the two groups shows that clerks are more satisfied with their home and family and they are in better position to look after their families (item-24 and item-76).

In the personal adjustment area responses given by the two groups to item-44 indicate that officers have more habit to leave the task unfinished in comparison to clerks. It is also observed that clerks have the more attitude that most of the people misunderstand them in comparison to officers of the bank.

If we refer to the Table-7, we find that the mean, median, mode and standard deviation for the officers group in Personal Adjustment Area are 13.36, 13.52, 13.84 and 3.69 respectively and the same values for the clerks group are 13.56, 13.81, 14.31 and 3.48. The $Q_1$ and the $Q_3$ values for the officers group are 10.78 and 16.31 and the same values for the clerks group are 10.67 and 16.52. The critical Ratio value was computed to find out significant difference between the mean scores of the two groups. The critical Ratio is .63 which is not
significant. It indicates that officers and clerks do not differ significantly in Personal Adjustment Area.

Now, we will discuss the Social Relations Area of S-D Inventory.

**Social Relations Area:**

The Social Relations Area constitutes a dimension of 'Off-the-Job' factors of job satisfaction. Gilmer (1966) observes while referring to the social aspects of job as a factor related to job attitude that "It is one of the difficult of the job attitude factors to describe. It involves such needs as belonging and social approval. This factor contributes to both satisfaction and dissatisfaction of the employee. A man who feels himself a member of a productive cohesive group is happier with his job than is someone who finds himself a misfit" (p. 282). The aspects covered under the Social Relations Area of the Inventory are neighbours, friends and associates, attitude toward people in community, participation in social activities, sociability and caste barriers etc.

Results obtained by the two groups on some vital aspects of the Social Relations Area are discussed here (Table-4). These aspects include attitude toward
community, friends and neighbours, society and social customs and sociability.

(a) **Attitude toward community:** A socially adjusted person have a positive attitude towards the people in his community. An individual's social needs are satisfied by his group membership, then the community will carry a positive valence for him. Job is an important cultural reality and an individual's adjustment with the job influences the overall adjustment. Improved interpersonal relationship in job life helps in forming a positive attitude toward the people in community.

A comparison of the responses of the two groups on item-3 and item-52 shows that clerks group possess a more positive attitude toward community than the officers group. This may be mainly due to the fact that clerks have developed a healthy relationship with their co-workers. Such relationship results in formation of a positive attitude toward other members of the community.

(b) **Friends and Neighbours:** Workers social relations are influenced by friends and neighbours because major part of their leisure time is spent with them. If neighbours are not friendly then it creates problem of adjustment which results in mental tension. Such mental tension tend to decrease interest in the job,
which in the long run, leads to job dissatisfaction.

In this study, officers have responded more positively to item-5 and item-45 which are related to relations of the workers with their friends. It indicates that officers are more satisfied with their friends. So far as neighbours are concerned, both the groups are equally satisfied with their neighbour.

(c) Society and Social Customs: Clerks group have responded more positively to item-49 which measure the attitude of workers toward social customs. It indicates that clerks are more dissatisfied with their social customs and traditions.

(d) Sociability: Sociability is the trait of personality which indicates level of adjustment with surroundings. It has a positive relationship with job satisfaction. A comparison of the responses given by the two groups indicates that officers are more participative in social activities as compared to clerks (item-10, item-23 and item-43), as officers have responded more positive than the clerks.

Table-8 records the job satisfaction scores in Social Relations Area of the two categories. The mean, median, mode and standard deviation values for the
Officers groups are 13.44, 13.5, 13.62 and 3.57 respectively while for the clerical group they are 14.42, 13.74, 12.38 and 3.26 respectively. The critical Ratio computed on the basis of mean and standard deviation values of the two groups is 3.16 ($p \leq 0.01$). It indicates that clerks are more satisfied in Social Relations Area in comparison to officers. The $Q_1$ and the $Q_3$ values of the two groups follow the same trend of mean and median. The scores lying at the $Q_1$ for the officers group is 10.81 whereas for the clerical group it is 11.02. Similarly scores at the $Q_3$ for the officers is 16.12 while for the clerical group it is 15.89.

For determining the relationship between 'On-the-Job' factors and 'Off-the-Job' factors we have combined the scores of Job Area and Management Area which constitute 'On-the-Job' factors. Likewise scores on Personal Adjustment Area and Social Relations Area are also combined which constitute 'Off-the-Job' factors.

Table-9 contains the satisfaction scores of the (combined Job and Management Areas) On-the-Job factors. The mean, median, mode and standard deviation values for the officers group are 26.15, 26.53, 27.31 and 5.79 respectively and for the clerks group the respective values are 27.8, 28.56, 30.08 and 5.52. For the officers group the $Q_1$ and the $Q_3$ values in On-the-Job factors are 22.02 and 30.16 respectively. In case of clerks group these values are 23.89 and 31.87 respectively.
These findings lead us to conclude that the satisfaction of clerks group with On-the-Job factors is higher than that of officers group. The critical Ratio value is 3.04 (p < .01) which indicates that the difference between the two groups is statistically significant.

Table-10 records the satisfaction scores of officers and clerks in Off-the-Job factors (combined Personal Adjustment and Social Relations Areas). The mean, median, mode, standard deviation values for the officers group are 26.76, 27.23, 28.17 and 6.51 respectively and the same values for clerks group are 26.77, 27.35, 28.51 and 6.07. For the officers group the Q1 and Q3 values are 21.71 and 31.83 respectively. In the case of clerks group the same values are 22.62 and 31.39 respectively. To determine the statistical differences between the two groups, the Critical Ratio was computed. The Critical Ratio value is .02 which is not significant. It indicates that officers and clerks both the groups are equally satisfied with their Off-the-Job factors of job satisfaction.

Table-11 records the Overall Job Satisfaction scores of officers and clerks. The mean, median, mode and standard deviation values for the officers group are 52.91, 53.67, 55.17 and 10.82 respectively and the same values for clerks group are 54.57, 56.40,
For the officers $Q_1$ and $Q_3$ values are 45.68 and 59.6 respectively. In the case of clerks group these values are 46.31 and 61.95 respectively. The critical Ratio is 1.82 which is not significant. Although, the difference between the two groups in Overall job satisfaction is not statistically significant, the same trend continues here also. The clerks of the bank have scored higher than the officers in Overall job satisfaction.

Sherma (1978) has studied the job satisfaction of two categories of bank employees and found that both officers and clerks reflect the same degree 'overall' employee satisfaction and the correlates of employee satisfaction also by and large the same in both the cases.

We can conclude from the above discussion that occupational level is an important determinant of job satisfaction in Job Area, Social Relations Area and On-the-Job factors of the S-D Inventory and clerks are found to be more satisfied in Job Area, Social Relations Area and On-the-Job factors, in comparison to officers.

Tries (1954) has reported that occupational level is the most influential factor in job satisfaction.
Vance (1970) studied at three levels of military grades and compared their need fulfillment and satisfaction. He found that the commanders at all grades were more fulfilled and less dissatisfied than the officers, in most types of staff assignment. The tendency for mean dissatisfaction to decrease with highly organizational ranks noted in other studies was not found in all staff groups.

Tannebaum, Kavcic, Rosener, Vianello & Weiser (1974) attempted to assess the relationship of job satisfaction with level of authority and a variety of other work-related variables. Their findings suggest that position in the work hierarchy is not an independent contributor to job satisfaction.

Ebling, King, and Rogers's (1979) study indicated that satisfaction does not increase linearly from worker to chiefs. Middle managers expressed the greatest degree of satisfaction followed by foreman and chiefs, and then by workers.

These studies, which are cited, indicate that occupational level is an influential factor of job satisfaction, but at the same time it is not an independent contributor to job satisfaction. In the present study, occupational level has influenced the satisfaction of officers and clerks in three areas of
Now we will discuss the scores of job involvement obtained by the two categories of employees. Table-13 contains the job involvement scores of officers and clerks. The mean, median, mode and standard deviation values for officers are 55.93, 56.00, 56.14 and 5.75 respectively and the respective values for clerks group are 54.51, 54.29, 53.85 and 5.91. If we compare the two sets of values, it can be seen that values for the officers group are higher than clerks group. The $Q_1$ and $Q_3$ values follow the same trend as that of mean and median for the two groups. The scores at $Q_1$ for the officers group is 52.37 whereas it is 50.56 for the clerical group. Similarly scores at the $Q_3$ for the officers group is 59.57 while for the clerks it is 58.5. These values suggest that low scorers in the officers group score higher than low scorers in the clerks group on the job involvement. Higher scorers of the officers group, similarly, score better than their counterparts in the officers group. The critical ratio was computed to find out the significance of difference between job involvement scores for the two groups. The obtained critical ratio is 2.73 ($p \leq 0.01$). It supports the hypothesis-2 that officers group as compared to that of clerks groups is more job involved.
Tannebaum (1966) and Mannheim (1975) have reported that individuals belonging to higher occupational level are more involved with their jobs. According to Tannebaum (1966) the higher job involvement of upper job level may be due to increased amount of control and influence a person has in regard to his work situation. Ananthraman and Deivasenapathy (1980) found in their study that managers were more involved in their job than supervisors and supervisors were more job involved than workers.

Lawler and Hall (1970) have also suggested that "more people will become involved in a job that allows them control and chance to use their abilities than will become involved in job that are lacking these characteristics". Hall (1971) has developed a model based on Lewinian concept of Psychological Success, which proposes that more an individual job contains autonomy and challenge the more likely he is to become job involved.

These studies offer evidence of considerable difference between the job involvement of officers and clerks.

Here, we shall have occasion to discuss the results of the four areas of the Psychological Participation Index, viz., Decision Making Area, Autonomy Area,
Opinion Seeking Area and Involvement Area. First of all we will discuss the results of Decision Making Area of the two categories.

Table-15 records the participation scores (Decision Making Area) of officers and clerks. The mean, median, mode and standard deviation values for officers group are 17.38, 17.56, 17.92 and 3.24 respectively and the respective values for clerks group are 16.49, 16.65, 16.99 and 3.06. The comparison of the two sets of values for the two groups reveal that values for the officers group are higher than clerks group. The $Q_1$ and $Q_3$ values follow the same trend of mean and median for the two groups. The scores at the $Q_1$ for the officers group is 15.10 whereas it is 14.6 for the clerks group. Similarly scores at the $Q_3$ for the officers group is 19.26 while for the clerks it is 18.55. These values suggest that the high scorers in the officers group score better than high scorers in clerks group. In the same way low scorers in the officers group score better than low scorers in the clerks group.

To find out the significance of difference between the two group critical ratio was computed. The obtained critical ratio is 3.18 ($p < .01$). It indicates that officers of the bank are more participative in decision making in comparison to clerks.

Rosen and Jerdee (1977) studied influence of subordinate characteristics on trust and use of
participative decision strategies in a management stimulation. Their results indicate that willingness to use participative approaches is lower when subordinates are lower in job level or are predominately from a minority group.

Table-16 includes the participation scores (Autonomy Area) of officers and clerks of the bank. The mean, median, mode and standard deviation values for officers group are 15.41, 15.58, 15.92 and 2.82 respectively and the respective values for the clerks group are 15.47, 15.47, 15.45 and 3.44. The $Q_1$ and $Q_3$ values for the officers group are 13.72 and 17.34 respectively and the respective values for the clerks group are 13.1 and 17.8. These values suggest that higher scorers in the officers group score better than high scorers in the clerks group. Similarly low scorers in the officers group score better than low scorers in the clerks group. Although the difference between the two groups is not significant, the mean, median and mode values indicate that officers are more participative in Autonomy Area.

Table-17 records the participation scores in Opinion Seeking Area for the officers and clerks. The mean, median, mode and standard deviation 10.46, 10.69, 11.15 and 2.15 respectively and the respective values for the clerks group are 10.14, 10.21, 10.35 and 2.51. The $Q_1$ and $Q_3$ values for the officers group are 8.93 and 12.82 respectively and the respective values for the
The critical ratio is obtained 1.45 which is not significant. It indicates that there is no significant difference between the two groups on Opinion Seeking Area of participation. Though, officers of bank have shown more positive attitude toward opinion seeking area as their mean and other values indicate.

Table-18 includes participation scores on Involvement Area for officers and clerks. Here we observe that the mean, median, mode and standard deviation values for officers group are 5.69, 5.63, 5.52 and 1.35 respectively and the respective values for the clerks group are 5.62, 5.62, 5.56 and 1.56. The Q₁ and Q₃ values for the officers group are 4.79 and 6.57 respectively and the respective values for the clerical group are 4.54 and 6.47. These values suggest that officers group has shown more positive attitude toward Involvement Area of participation than that of clerks. The critical ratio is .55 which is not significant.

Table-19 records the Overall Participation scores obtained by officers and clerks. The mean, median, mode and standard deviation values for officers group are 48.92, 49.43, 50.45 and 7.20 respectively and the same values for the clerks group are 47.66, 48.34, 49.7 and 7.25 respectively. The Q₁ and Q₃ values follow the same trend of the mean and median. These values for officers group are 44.42, and 53.66 respectively.
and for clerks these are 42.5 and 52.62 respectively. The obtained critical ratio is 1.94 which is not significant, though the mean, median values indicate that officers have shown more positive attitude toward Overall Participation.

We can conclude from the above discussion that officers are more participative than that of clerks and occupational level has influenced significantly the participation in Decision Making Area of officers and clerks.

Table-21 contains the inter-correlation matrix for job satisfaction (areawise and overall), job involvement and participation (areawise and overall) of officers group (N = 250). The inter-correlations of Job Area of job satisfaction with Management Area, Personal Adjustment Area, Social Relations Area, On-the-Job factors, Off-the-Job factors, Overall job satisfaction, job involvement, Decision Making Area, Autonomy Area and overall participation are .55 (p <.01), .46 (p <.01), .41 (p <.01), .84 (p <.01), .48 (p <.01), .74 (p <.01), .21 (p <.01), .22 (p <.01), .13 (p <.05) and .22 (p <.01). These positive correlations indicate that as the Job Area scores increase, the scores of these variables also increase. The correlation between Job Area and Opinion Seeking, and Job Area and Involvement Area of participation have been found to be very low and not significant.
The inter-correlations of Management Area with Personal Adjustment Area, Social Relations Area, On-the-job factors, Off-the-job factors, overall job satisfaction, job involvement, Decision Making Area, Autonomy Area, Opinion Seeking Area and Overall Participation are .36 (p < .01), .47 (p < .01), .90 (p < .01), .48 (p < .01), .77 (p < .01), .25 (p < .01), .51 (p < .01), .29 (p < .01), .36 (p < .01) and .48 (p < .01). These correlations suggest that if the Management Area scores increase the scores of these variables also increase. The correlation between Management Area scores and Involvement Area of Participation scores is very low.

The inter-correlation of Personal Adjustment Area with Social Relations Area, On-the-Job factors, Off-the-Job factors, overall job satisfaction and Decision Making Area of Participation are .62 (p < .01), .47 (p < .01), .89 (p < .01), .79 (p < .01), and .16 (p < .01). The correlations of Personal Adjustment Area with Job Involvement, Autonomy Area and Overall Participation are very low. Personal Adjustment Area of officers is negatively correlated with Opinion Seeking Area and Involvement Area of Participation. The correlation between Personal Adjustment Area and Involvement Area is negative and significant. It indicates that the scores of Personal Adjustment Area increases, the scores of Involvement Area of participation decrease and vice-versa.
The inter-correlation of Social Relations Area with On-the-Job factors, Off-the-Job factors, Overall job satisfaction, Decision Making Area, Autonomy Area, Opinion Seeking Area and Overall Participation are .52 (p < .01), .89 (p < .01), .81 (p < .01), .34 (p < .01), .16 (p < .05), .16 (p < .05), and .28 (p < .01). There is very low positive correlation between Social Relations Area and Job Involvement, and Social Relations Area and Involvement Area of Participation. These correlations indicate that except both variables i.e. job involvement and Involvement Area of Participation, all these variables increase and decrease with the scores of Social Relations Area.

The inter-correlations of On-the-Job factors with Off-the-Job factors, overall job satisfaction, job involvement, Decision Making Area, Autonomy area, Opinion Seeking Area and Overall Participation are .54 (p < .01), .06 (p < .01), .28 (p < .01), .44 (p < .01), .26 (p < .04), .28 (p < .01) and .42 (p < .01). There is very low correlation between On-the-Job factors and Involvement Area of Participation. These correlations indicate that except Involvement Area, the scores of these variables increase as the On-the-Job factors' score increase and vice-versa.

The inter-correlations of Off-the-Job Area with Overall job satisfaction, Decision Making Area,
Autonomy Area and Overall participation area .89 (p < .01), .28 (p < .01), .14 (p < .05), and .19 (p < .01). There is very low and no significant relationship of Off-the-Job factors with job involvement, Opinion Seeking Area and Involvement Area. These correlations indicate that as the scores of Off-the-Job factors increase, the scores of Overall job satisfaction, Decision Making Area, Autonomy Area and Overall participation also increase and vice-versa.

The inter-correlations of Overall job satisfaction with job involvement, Decision Making Area, Autonomy Area, Opinion Seeking Area and Overall Participation are .19 (p < .01), .40 (p < .01), .22 (p < .01), .17 (p < .05) and .34 (p < .01). There is very low and no significant correlation between Overall job satisfaction with Involvement Area of Participation. These correlations indicate that except Involvement Area of Participation, the scores of all these variables also increase as the scores of Overall job satisfaction increase and vice-versa.

The inter-correlations of job involvement with Decision Making Area, Autonomy Area, Opinion Seeking Area and Overall Participation are .3 (p < .01), .17 (p < .05), .19 (p < .01) and .28 (p < .01). The correlation between job involvement scores and the scores of Involvement Area of Participation is very low and positive. These correlations indicate that as
the job involvement scores increase, the scores of these variables also increase.

The inter-correlations of Decision Making Area with Autonomy Area, Opinion Seeking Area, Involvement Area and Overall Participation are .41 (p < .01), .51 (p < .01), .17 (p < .05) and .79 (p < .01). These correlations indicate that as the scores of Decision Making Area increase or decrease, the scores of these variables also increase or decrease.

The inter-correlations of Autonomy Area with Opinion Seeking Area, Involvement Area and Overall Participation are .44 (p < .01), .25 (p < .01), and .74 (p < .01). All these positive correlations indicate that as the scores of Autonomy Area increase, the scores of Opinion Seeking Area, Involvement Area and Overall Participation also increase and vice-versa.

The inter-correlations of Opinion Seeking Area with Involvement Area and Overall Participation are .31 (p < .01) and .79 (p < .01). Both the correlations indicate that as the scores of Opinion Seeking Area increase, the scores of these variables also increase and vice-versa.

There is positive correlation between Involvement
Area and Overall Participation ($r = .45, p < .01$). It indicates that as the scores of Involvement Area increase, the scores of Overall Participation also increase and vice-versa.

After explaining the inter-correlations of job satisfaction (areawise & overall), job involvement and participation (areawise & overall) for officers, we will now discuss the intercorrelations of these variables for clerks ($N = 250$) of the bank. In the Table-22, we observe that the inter-correlations of Job Area with Management Area, Personal Adjustment Area, Social Relations Area, On-the-Job factors, Off-the-Job factors, Overall job satisfaction, Job Involvement, Decision Making Area, Autonomy Area, Opinion Seeking Area and Overall Participation are $$.52(p < .01), .37(p < .01), .34(p < .01), .82(p < .01), .39(p < .01), .71(p < .01), .31(p < .01), .14(p < .05), .29(p < .01), .18(p < .01)$ and $.27(p < .01)$. Except Involvement Area of Participation all these variables scores increase or decrease as the scores of Job Area increase or decrease. The correlation between Involvement Area of Participation and Job Area has been found not significant.

The inter-correlations of Management Area with Social Relations Area, On-the-Job Area, Off-the-Job Area, Overall job satisfaction, job involvement, Decision Making Area, Autonomy Area, Opinion Seeking Area and Overall Participation are $$.33(p < .01), .46(p < .01),$
There is no significant correlation between Involvement Area of Participation and Management Area of job satisfaction. All these correlations indicate that as the Management Area's scores increase, the scores of these variables (except Involvement Area) also increase and vice-versa.

The inter-correlations of Personal Adjustment Area with Social Relations Area, On-the-Job factors, Off-the-Job factors, Overall job satisfaction, job involvement, Decision Making Area, Autonomy Area, Opinion Seeking Area and Overall Participation are .59 (p < .01), .39 (p < .01), .87 (p < .01), .75 (p < .01), .17 (p < .05), .25 (p < .01), .26 (p < .01), .23 (p < .01), and .29 (p < .01). The correlation between Personal Adjustment Area and Involvement Area is negative and not significant. These correlations indicate that except Involvement Area of Participation, as the scores of Personal Adjustment Area increase, the scores of these variables also increase and vice-versa.

The inter-correlations of Social Relations Area with On-the-Job factors, Off-the-Job factors, Overall job satisfaction, job involvement, Decision Making Area, Autonomy Area, Opinion Seeking Area and Overall Participation are .46 (p < .01), .87 (p < .01), .78 (p < .01),
Involvement Area of Participation correlate negatively with Social Relations Area and this correlation is not significant. Except Involvement Area of participation, as the scores of Personal Adjustment Area increase, the scores of these variables also increase and vice-versa.

The inter-correlation of On-the-Job factors with Off-the-Job factors, Overall job satisfaction, job involvement, Decision Making Area, Autonomy Area, Opinion Seeking Area and Overall Pariticpation are .46 (p < .01), .85 (p < .01), .35 (p < .01), .26 (p < .01), .45 (p < .01), and .46 (p < .01). There is very low and no significant correlation between Involvement Area of Participation and On-the-Job factors. These correlations indicate that as the score of On-the-Job factors increase, scores of these variables also increase and vice-versa.

The inter-correlations of Overall job satisfaction with job involvement, Decision Making Area, Autonomy Area, Opinion Seeking Area and Overall Participation are .31 (p < .01), .32 (p < .01), .39 (p < .01), .32 (p < .01) and .44 (p < .01). Involvement Area of participation and Overall job satisfaction correlate positive but not significant. These correlations indicate that as the scores of Overall job satisfaction increase or decrease, the scores of these variables also increase or decrease.
The inter-correlations of job involvement with Autonomy Area, Opinion Seeking Area, and Overall Participation are .15 (p < .05), .23 (p < .01) and .18 (p < .01). These correlations indicate that the job involvement scores increase, the scores of these variables also increase and *vice-versa*. Job involvement and Decision Making Area correlate positively but this correlation is very low and not significant. Job involvement scores and Involvement Area of Participation correlate negatively and it is not significant.

The inter-correlations of Decision Making Area with Autonomy Area, Opinion Seeking Area and Overall Participation are .20 (p < .01), .42 (p < .01) and .67 (p < .01). The correlation between Decision Making Area and Involvement Area is positive but not significant. These correlations indicate that as the Decision Making scores increase the scores of these variables (except Involvement Area) also increase and *vice-versa*.

The inter-correlations of Autonomy Area with Opinion Seeking Area, Involvement Area and Overall Participation are .46 (p < .01), .18 (p < .01), and .76 (p < .01). All these correlations are positive and significant.

The inter-correlations of Opinion Seeking Area with Involvement Area and Overall Participation are
.23(p < .01) and .76(p < .01). These correlations indicate that as the scores of Opinion Seeking Area increase the scores of Involvement Area and Overall Participation also increase and vice-versa.

The correlation between Involvement Area and Overall Participation is obtained .38(p < .01) which indicates that as the scores of Involvement Area increase, the scores of Overall Participation also increase, and vice-versa.

In both the cases i.e. officers and clerks, we observe a positive and significant correlations between job satisfaction and job involvement. In the case of officers group this correlation is .19(p < .01) and in the case of clerks, it is .31(p < .01).

Newman (1975), Saal (1977) and Schuler (1975) have also reported correlations between job satisfaction and job involvement ranging from .22 to .62.

Lodahl & Kejner (1965) reported moderate correlations ranging from .29 to .38 between job involvement and four of the five factors on the Job Descriptive Index.
Weissenberg and Gruenfeld (1968) have reported significant positive correlation between job involvement and satisfaction with the work itself, with people or with perceived technical competence of supervision (intrinsic needs).

Gannon & Handrickson's (1973) study on working wives either clerks or office workers, Schwyhart & Smith's (1972) study on engineers and Mc Kelvey & Sekran's (1977) study on managers support this type of results.

Robinowitz & Hall (1977) have suggested that satisfaction, performance etc. outcomes are closely related to job involvement as are personal and situational variables. They may be separate, but logically related constructs.

In Indian Sample Sherma & Sherma (1978) reported very high correlation between job involvement and job satisfaction ($r = .71$).

Saal (1978) has studied the magnitudes of the bivariate relationship between job involvement and one type of outcome, job satisfaction with various aspects of job provided indirect support for this contention.
The results of the present study also support the same trend related to the relationship between job involvement and job satisfaction.

In the present study correlation between job satisfaction and participation is also found to be positive and significant. In the case of officers this correlation is .34 (p < .01) and in the case of clerks it is .44 (p < .01).

Vroom (1959) found in his study that participation was positively correlated with both job satisfaction and performance for subordinates who were low in authoritarianism and high in need for independence, whereas for subordinates with opposite personality scores there was no correlations.

Wexley, Singh and Yukl (1973) have shown that participation in an appraisal can enhance satisfaction and motivation. Their results show the significant positive correlation between psychological participation and satisfaction (r = .48, p < .01).

Tosi (1970) has reported a significant positive correlation between participation and subordinate job satisfaction. Weschler, Kahne and Tannenbaum (1952), Baumgartal (1956), Miller (1967), Siegel and Ruh (1973)
have also provided evidence for correlational relationship.

The correlation between job involvement and participation in this study has been found to be positive and significant. In the case of officers this correlation is $0.28 (p \leq 0.01)$ and in the case of clerks it is $0.18 (p \leq 0.01)$. Such type of correlation has been reported by Siegel and Ruh (1973). They found in their study that job involvement was significantly correlated with participation in decision making ($r = 0.51, p \leq 0.01$).

Ruh and White (1973) have also reported the correlation between job involvement and participation in decision making to be positive and significant ($r = 0.53, p \leq 0.01$).

In the present study the correlations between job involvement and participation have not been found to be high; these are positive and significant.

In the first 22 Tables, we have recorded on the total sample of officers ($N = 250$) and clerks ($N = 250$). We shall have occasion to look at the results obtained by classifying the sample (250 officers and 250 clerks) as High Job Involvement and High Participation and Low Job Involvement and Low Participation (HI/HP groups - 93 officers and 65 clerks and LI/LP group - 52 officers and 70 clerks).
Here, we will discuss the job satisfaction scores (area wise and overall) of HI/HP groups. Table - 23 records the job satisfaction scores of HI/HP groups in Job Area. The mean, median, mode and the standard deviation values for the officers group are 14.09, 14.28, 14.66 and 2.19 respectively and the respective values for the clerks group are 15.79, 16.02, 16.48 and .43. The Q₁ and Q₃ values of the two groups follow the same trend of the mean and median. The scores lying at the Q₁ for the officers group is 12.56 whereas for the clerks group it is 14.28. Similarly scores at the Q₃ for the officers is 15.73 while for the clerks group it is 17.32. The critical ratio is 7.08 (p < .01). It indicates that the officers and the clerks classified as HI/HP group differ significantly in Job Area. The clerks have scored better than that of officers in their satisfaction on the Job Area. Thus, it rejects the fourth hypothesis that the HI/HP group of officers cadre will have higher job satisfaction scores in Job Area compared to HI/HP group of clerical cadre, and confirms the alternative hypothesis which states that HI/HP group of clerical cadre is more satisfied than HI/HP group of officers cadre in job area.

Table - 24 includes the job satisfaction scores of HI/HP groups in Management Area. The mean, median, mode and standard deviation values for the officers group are 15.36, 15.7, 16.38 and 2.74 respectively and
the respective values for clerks group are 15.96, 16.36, 17.16 and 2.53. The $Q_1$ and $Q_3$ values of the two groups follow the same trend of mean and median. The score lying at $Q_1$ for the officers group is 13.61 whereas for the clerks group it is 14.8 similarly score at the $Q_3$ for the officers group is 17.56 while for the clerks it is 17.68. The critical ratio is 1.43 which is not significant. It indicates that officers and clerks classified as HI/HP group do not differ significantly in Management Area. Our fifth hypothesis which states that the HI/HP group of officers cadre will have greater job satisfaction scores in Management Area compared to HI/HP group of clerks, is therefore, not confirmed.

Table-25 records the job satisfaction scores of HI/HP groups in Personal Adjustment Area. The mean, median, mode and standard deviation values for the officers group are 13.62, 13.74, 13.38 and 3.44 respectively. In case of clerks group the same values are 15.18, 15.38, 15.77 and 3.12 respectively. The $Q_1$ and $Q_3$ values for the two groups follow the same trend of the mean and the median. The score lying at $Q_1$ for the officers group is 11.23 whereas it is 13.00 for the clerks group. In the same way scores at $Q_3$ for the officers group is 16.58 while it is 17.96 for the clerks group. These values suggest that low scorers in the clerks group score better than low scorers in the officers group, similarly high scorers in the clerks group score better than their counterparts in the officers group. The critical ratio value is 2.94.
which indicates that the officers and the clerks classified as HI/HP group differ significantly in Personal Adjustment Area of job satisfaction. Here again, the result follows the trend of Job Area. The sixth hypothesis which states that HI/HP group of officers cadre will have higher job satisfaction scores in Personal Adjustment Area, compared to HI/HP group of clerical cadre is rejected and the alternate hypothesis is confirmed that HI/HP group of clerical cadre is more satisfied than HI/HP group of officers cadre in Personal Adjustment Area.

Table-26 includes the job satisfaction scores of HI/HP group in Social Relation Area. The mean, median, mode and standard deviation values for the officers group are 14.68, 14.94, 15.46, and 3.13 respectively and the respective values for the clerks group are 15.04, 15.08, 15.16 and 2.55. The Q₁ and Q₃ values of the two groups follow the same trend of the mean and median. The Q₁ value for the officers group is 12.32 whereas for the clerks group it is 13.24. Similarly scores at the Q₃ for the officers group is 16.94 and for the clerks group it is 16.92. To find out the significance of difference between the two groups the critical ratio was computed. The critical ratio is .78 which is not significant. It indicates that officers and clerks classified as HI/HP group do not differ significantly. Thus, the seventh hypothesis is rejected which states that HI/HP group of officers cadre will have higher job.
scores in Social Relations Area compared to HI/HP group of clerical cadre.

Table-27 records the job satisfaction scores of HI/HP group in On-the-Job factors. The mean, median, mode and standard deviation values for the officers group are 29.48, 28.91, 27.77 and 4.02 respectively and the respective values for the clerks group are 31.86, 32.00, 32.28 and 3.78. The $Q_1$ value for the officers group is 26.13 whereas the same value for the clerks group is 29.24. Similarly the $Q_3$ value for the officers group is 30.64 and the respective value for clerks group is 32.56. The critical ratio is 3.78 ($p < .01$). It indicates that the officers and the clerks classified as HI/HP group differ significantly in On-the-Job factors. The clerks have scored better than that of officers in their satisfaction on On-the-Job factors. It rejects the eighth hypothesis of the study which states that HI/HP group of officers cadre will have higher job satisfaction score in On-the-Job factors compared to HI/HP group of clerical cadre; and it confirms the alternative hypothesis that HI/HP group of clerical cadre is more satisfied than HI/HP group of officers cadre in On-the-Job factors.

Table-28 includes the job satisfaction scores of HI/HP group in Off-the-Job factors. The mean, median, mode and standard deviation values for officers group are 28.32, 28.65, 29.31 and 5.73 respectively and the
The respective values for the clerks group are 32.77, 30.00, 24.46 and 4.95. The $Q_1$ value for the officers group is 24.53 whereas the same value for the clerks group is 25.59. Similarly, the $Q_3$ value for the officers group is 32.75 and the same value is 33.69 for the clerks group. The critical ratio is 5.25 ($p < .01$). It indicates that officers and clerks classified as HI/HP group differ significantly in Off-the-Job factors. Here, clerks have scored better than that of officers in their satisfaction score. It rejects the ninth hypothesis which states that HI/HP group of officers cadre will have higher job satisfaction scores in Off-the-Job factors compared to HI/HP group of clerical cadre; and confirms the alternative hypothesis that HI/HP group of clerical cadre is more satisfied than HI/HP group of officers cadre in Off-the-Job factors.

Table-29 records the overall job satisfaction scores of HI/HP groups of officers and clerks. The mean, median, mode and standard deviation values for the officers group are 57.86, 57.5, 56.78 and 8.91 respectively and the respective values for the clerks group are 61.25, 61.63, 62.39 and 7.47. The $Q_1$ and $Q_3$ values follow the same trend of mean and median values. The $Q_1$ value for the officers group is 52.19 whereas the respective value for the clerks group is 56.27. In the same way $Q_3$ values for the officers group is 65.26 and the respective value for the clerks group is 66.47. The comparison between the values of the two groups reveals that the clerks group score better than that of
the scores of officers in Overall job satisfaction. The critical ratio value is 2.59 (p < .01). The difference between the two groups is statistically significant. It rejects the tenth hypothesis that the HI/HP group of officers cadre will have higher job satisfaction scores in Overall job satisfaction compared to HI/HP group of clerical cadre; and confirms the alternative hypothesis that the HI/HP group of clerical cadre is more satisfied than the HI/HP of officers cadre in Overall job satisfaction.

Now we will discuss the job satisfaction scores (areawise and overall) of Low Involvement and Low Participation groups (52 officers and 70 clerks). Table -31 records the job satisfaction scores of LI/LP groups in Job Area. The mean, median, mode and standard deviation values for officers group are 12.12, 12.05, 11.91 and 2.29 respectively and the respective values for the clerks group are 12.64, 12.79, 12.69 and 2.53. The $Q_1$ value for the officers group is 10.43 and for the clerks group it is 10.78. In the same way $Q_3$ value for the officers group is 13.5 and for the clerks group it is 10.78. The critical ratio is 1.63 which is not significant. The eleventh hypothesis of the study which states that LI/LP group of officers cadre will have higher job satisfaction scores in Job Area compared to LI/LP group of clerical cadre is rejected. It indicates that officers and clerks classified as LI/LP group do not differ significantly in Job Area.
Table-32 records the job satisfaction scores of LI/LP group in Management Area. The mean, median, mode and standard deviation values for officers group are 10.84, 10.57, 10.03 and 3.72 respectively and the same values for the clerks group are 11.08, 10.8, 10.24 and 3.07 respectively. The Q₁ and Q₃ values for the officers group are 8.38 and 13.5 whereas the same values for clerks group are 8.56 and 13.58. The critical ratio is .38 which is not significant. Therefore, it rejects the twelfth hypothesis which states that the LI/LP group of officers cadre will have lower satisfaction scores in Management Area compared to LI/LP group of clerical cadre. It supports the idea that officers and clerks classified in LI/LP groups do not differ significantly in Management Area.

Table-33 includes the job satisfaction scores of LI/LP groups in Personal Adjustment Area. The mean, median, mode and standard deviation values for the officers group are 13.35, 13.5, 13.8 and 3.79 respectively and the same values for the clerks group are 12.44, 12.84, 13.64 and 3.43 respectively. The Q₁ value for the officers group is 11.00 whereas the same for the clerks group is 9.50. Similarly Q₃ value for the officers group is 16.5 while the same value for the clerks group is 14.75. These values suggest that officers are more satisfied than that of clerks in Personal Adjustment Area. The critical ratio is 1.36 which is not significant. Thus, it rejects the thirteenth hypothesis which states that the LI/LP
group of officers cadre will have lower job satisfaction in Personal Adjustment Area compared to LI/LP group of clerical cadre.

Table-34 records the job satisfaction scores of LI/LP groups of officers and clerks in Social Relations Area. The mean, median, mode and standard deviation values for officers group are 12.77, 12.35, 11.51 and 3.62 respectively, and the respective values for clerks group are 12.56, 12.78, 13.22 and 2.86. The $Q_1$ and $Q_3$ values for officers group are 9.5 and 15.5 and the respective values for clerks group are 10.68 and 2.17. The critical ratio is .35 which is not significant. Therefore, the fourteenth hypothesis, which states that the LI/LP group of officers cadre will have lower job satisfaction scores in Social Relations Area compared to LI/LP group of clerical cadre, is rejected.

Table-35 includes the job satisfaction scores of LI/LP groups in On-the-Job factors. The mean, median, mode and standard deviation values for officers group are 22.88, 22.86, 22.32 and 5.16 respectively and the same values for the clerks group are 24.23, 24.13, 23.93 and 5.14 respectively. The $Q_1$ value for officers group is 21.5 and the same values for the clerks group is 20.18. Similarly the $Q_3$ value for officers group is 26.48 and for clerks group it is 28.19. The critical ratio is 1.44 which is not significant. It indicates
that officers and the clerks classified as LI/LP groups do not differ significantly. Our sixteenth hypothesis is also rejected, which states that the LI/LP group of officers cadre will have lower job satisfaction scores in Off-the-Job factors compared to LI/LP group of clerical cadre.

Table-37 contains the Overall job satisfaction scores of LI/LP groups of officers and clerks. The mean, median, mode and standard deviation values for officers group are 48.15, 47.83, 47.19 and 10.63 respectively and the respective values for clerks group are 48.93, 50.00, 52.14 and 9.38. The Q₁ and Q₃ values for officers group are 42.25 and 54.5 whereas the same values for clerks group are 40.68 and 57.33. The critical ratio is .43 which is not significant. It indicates that the difference between the satisfaction scores of officers and clerks is not significant. Thus, the seventeenth hypothesis which states that the LI/LP group of officers cadre will have lower overall job satisfaction scores compared to LI/LP group of clerical cadre, is rejected.

The above discussion leads us to conclude that HI/HP group of clerical cadre is more satisfied in Job Area, Personal Adjustment Area, On-the-Job factors, Off-the-Job factors and Overall job satisfaction. There is no significant difference between LI/LP group of officers cadre and LI/LP group of clerical cadre. Thus,
these results tend to reject the hypothesis of the study and confirms alternative hypotheses.

The data are further analysed by applying the "Analysis of Variance" to see the possible influence of occupational level, job involvement and participation on job satisfaction (areawise and overall). Summary of analysis of variance of 2 x 2 x 2 (occupational level x job involvement x participation) factorial design is given in Tables 39 to 45 for Job Area, Management Area, Personal Adjustment Area, Social Relations Area, On-the-Job factors, Off-the-Job factors and overall job satisfaction. Marginal mean scores of job satisfaction for the two levels of all the independent variables are recorded in Table-46.

Table-39 records the effects of independent variables on job satisfaction in Job Area. Results are obtained in expected direction. Occupational level cast a significant influence on job satisfaction in the Job Area. The mean scores of officers, $M = 12.94$ and clerks, $M = 14.31$, (Table-46) show significant difference, $F = 22.13$ ($p < 0.01$). The clerks have got higher satisfaction scores than the officers of the bank.

The main effect of job involvement representing a comparison between its two levels i.e. high and low involvement indicate significant difference. The mean scores of high involvement, $M = 14.26$ and low involvement,
The results obtained regarding the influence of participation on the job satisfaction in Job Area is also in expected direction. The mean scores of high participation, $M = 14.23$ and low involvement, $M = 13.02$ differ significantly $F = 16.88$ ($p < .01$).

From the above mentioned findings it may be assumed that occupational level, job involvement and participation have a significant effect on the job satisfaction in Job Area.

When we study the interaction effects it is found that interaction between occupational level x job involvement; occupational level x participation; job involvement x participation; and occupational level x job involvement x participation do not cast significant influence on job satisfaction in Job Area. It indicates that occupational level, job involvement and participation cast independent effect on job satisfaction in Job Area.

Table-40 records the effects of independent variables on job satisfaction in Management Area. Occupational level casts significant effect on job satisfaction. The mean scores of officers, $M = 12.67$ and clerks, $M = 13.67$ indicate significant difference.
The main effect of job involvement representing a comparison between its two levels i.e. high and low involvement exert a significant influence on job satisfaction in this area. The mean scores of high involvement $\bar{M} = 14.03$ and low involvement $\bar{M} = 12.31$ show significant difference $F = 21.48$ (p < .01). It indicates that job satisfaction in Management Area is influenced by high and low levels of involvement.

The main effect of participation on job satisfaction in Management Area is also significant. The mean scores of high participation, $\bar{M} = 14.59$ and low participation $\bar{M} = 11.75$ differ significantly $F = 58.22$ (p < .01).

The interaction effects of occupational level x job involvement; occupational level x participation; job involvement x participation; and occupational level x job involvement x participation are not significant. This indicates that independent variables cast independent effect on job satisfaction in Management Area.

Table-41 shows the effects of independent variables on job satisfaction in Personal Adjustment Area. Occupational level does not cast significant influence
on job satisfaction in Personal Adjustment Area ($F = .85$).

The main effect of job involvement representing a comparison between its two levels i.e. high and low involvement, indicates that there is no significant difference ($F = 1.52$). This suggests that job satisfaction in Personal Adjustment Area is not influenced by high and low levels of job involvement.

The main effect of Participation on job satisfaction in Personal Adjustment Area is found to be significant. The mean scores of high participation, $M = 13.85$ and low participation $M = 12.97$ show significant difference $F = 5.47$ ($p < .05$).

The interaction effects between occupational level x job involvement; job involvement x participation; and occupational level x job involvement x participation on job satisfaction are not significant. However, the interaction of occupational level x participation has effected job satisfaction in Personal Adjustment Area significantly $F = 10.44$ ($p < .01$).

Table-42 contains the effect of independent variables on job satisfaction in social relations area. The main effect of occupational level is not significant
(F = .54). It indicates that both components i.e. officers and clerks do not differ significantly in job satisfaction (Social Relations Area).

The main effect of job involvement representing a comparison of job satisfaction scores in Social Relations Area between high and low job involvement groups differ significantly. The mean scores of high job involvement M = 13.80 and low job involvement, M = 13.02 show significant difference F = 4.55 (p < .05). It indicates that in Social Relations Area, job involvement levels play an important role for job satisfaction which is a dependent variable.

The main effect of participation also cast a significant influence on job satisfaction in Social Relations Area. The mean scores of high participation, M = 14.17 and low participation, M = 12.66 differ significantly F = 17.15 (p < .01).

The interaction effect between occupational level x job involvement; occupational level x participation; and occupational level x job involvement x participation are not significant whereas interaction of job involvement x participation effects job satisfaction in Social Relations Area significantly F = 6.82 (p < .01).

Table-43 records the effect of independent
Variables on job satisfaction in On-the-Job factors (Job + Management Areas). Here, we find that occupational level cast significant influence on job satisfaction in On-the-Job factors. The mean scores of officers, $M = 25.62$ and clerks, $M = 16.54$ show significant difference $F = 16.54$ ($p < .01$).

The main effect of job involvement on job satisfaction in On-the-Job Area is found to be significant. The mean scores for high job involvement, $M = 28.24$, and low job involvement, $M = 24.89$ differ significantly $F = 24.89$ ($p < .01$). It indicates that job satisfaction in On-the-Job factors is influenced by high and low levels of job involvement.

The main effect of participation representing a comparison between its two levels i.e. mean scores of high participation, $M = 28.80$ and low participation, $M = 24.79$ indicates significant difference $F = 47.77$ ($p < .01$). It shows that the high and low levels of participation cast significant influence on job satisfaction in On-the-Job factors.

The interaction effects between occupational level x job involvement; occupational level x participation; job involvement x participation; and occupational level x job involvement x participation are not significant.
It indicates that independent variables effect independently on job satisfaction in On-the-Job factors.

Table 44 contains the effect of independent variables job satisfaction in Off-the-Job factors. Here, again, the main effect of occupational level does not cast significantly on job satisfaction in Off-the-Job factors ($F = .72$).

The main effect of job involvement does not cast significant effect on job satisfaction in this area ($F = 2.50$). It indicates that high and low levels of job involvement do not influence job satisfaction in Off-the-Job factors.

The main effect of participation representing a comparison between its two levels i.e. mean scores of high participation, $M = 27.85$ and low participation, $M = 25.56$ indicates significant difference $F = 11.71$ ($p < .01$).

The interaction effects between occupational level x job involvement; and occupational level x job involvement x participation are not significant. But the interactions of occupational level x participation both effect job satisfaction in Off-the-Job factors significantly, $F = 4.57$ ($p < .05$) and $F = 5.5$ ($p < .05$) respectively.
Table-45 records the effect of independent variables on Overall job satisfaction. The two levels of occupational level cast significant influence on Overall job satisfaction. The mean scores of officers, $M = 52.04$ and clerks, $M = 54.91$ show significant difference, $F = 7.21$ ($p < .01$).

Similarly the main effect of job involvement representing a comparison between its two levels i.e. mean scores of high job involvement, $M = 55.52$ and low job involvement, $M = 51.43$ indicates significant difference $F = 14.67$ ($p < .01$).

Results for the third independent variable, namely, participation representing a comparison between its two levels differ significantly. The mean score of high participation, $M = 56.62$ and low participation, $M = 50.38$ differ significantly $F = 34.68$ ($p < .01$).

From these findings, it becomes clear that the three independent variables and their respective experimental treatments have a significant effect on the dependent variable, i.e. job satisfaction. Interaction between job involvement and participation exercises a significant influence on job satisfaction ($F = 4.13$, $p < .05$). The remaining interactions are not found significant.
Further, Discriminant Function is used for better differential prediction of the two groups, i.e. officers and clerks. The general principle of discriminant function is that different measurements are assigned weightage in such a way that the difference between the means of two composites derived from two criterion groups is maximised, relative to the variance within those groups. From table-12, table-14, and table-20, it can be seen that the two groups differ significantly from each other on five variables, namely, Job Area, Social Relations Area, On-the-Job Area (Job Satisfaction), Job Involvement and Decision Making Area (Participation). The coefficients of the discriminant function are given in Table-47. It can be seen from this table that negative differential weightage has to be assigned to the job satisfaction variables, while Job Involvement and Decision Making Area variables call for positive weightage. Satisfaction in the Job Area followed by Decision Making Area contributes maximum in the discriminant function while Social Relations Area contributes the least. But all the discriminant coefficients are low.

Table-48 records the cut off point and decision rule. $D_1$ is the mean value of the discriminant function which was obtained by multiplying the weighting coefficients to the mean scores on the original variables for Group I. Similarly $D_2$ is for Group II. $D_c$ is the cut-off point which is the mean of $D_1$ and $D_2$. The cut-off point is taken half way between the
two group means because there is no basis for assumption
that one group should contain substantially more
individuals than the other.

Following the procedure of 'maximum likelihood'
individuals are to be assigned to group I if their
discriminant function value is greater than \( D_c \) and if
value of the discriminant function is less than \( D_c \) then
assign to group II.

The variance of the discriminant function within
each group is given by \( \sqrt{D} = D_1 - D_2 = 0.40620 \). The
within groups variance \( \sqrt{(D)} \) can be used as Mahalanobis
\( D^2 \), which can be related to the \( F \) distribution, under
the assumption that the several original measurements
have a multivariate normal distribution within the
population from which the samples were drawn and that
the variance - covariance matrices are equal for the
two populations.

\[
F = \frac{n_1 n_2 (n_1 + n_2 - p - 1)}{p (n_1 + n_2) (n_1 + n_2 - 2)} D^2
\]

Where, \( D^2 = \sqrt{(D)} \); \( n_1 \) and \( n_2 \) = sample size; 250,
\( p = \) No. of variables entering into discriminant function
(5).
Thus, $F = 10.073^{**}$ df = 5 and 494.

**Significant at .01 level.

The reliability of the discriminant function can be judged by assessing the probabilities of misclassification. The probability of misclassification is obtained by computing the score or $D_c$ as follows:

$$Z_1 = \frac{D_c - D_1}{\sqrt{d}} = -.31867$$

$$Z_2 = \frac{D_c - D_2}{\sqrt{d}} = -.31867$$

(Since the cutting point $D_c$ is equidistant between $D_1$ and $D_2$, the two $Z$ values are identical except for sign). Reference to the table for unit-normal distribution curve, the area located in the smaller portion of the curve indicates that the probability of misclassification for members of each of the two groups is .37.

This high probability of misclassification is due to the sample characteristics. In the Indian banking
industry the majority of the officers have risen from the clerical cadre. The sample which has been studied is an overlapping one.

Thus for the better understanding of the nature of job satisfaction in relation to participation and involvement among bank employees (officers & clerks), it is recommended that further work can be undertaken wherein directly recruited officers, promotes officers, clerks (directly recruited) and clerks promoted from subordinate staff cadre are studied. The findings of the study throws light on the recruitment pattern of bank employees.