

Organizational Commitment in Nationalized Banks

Inderpreet Gandhi*
Anukool M. Hyde**

*Assistant Professor in
M.B Khalsa College, Indore (MP)

**Associate Professor in
Prestige Institute of Management
and Research, Indore (MP)

Abstract

Despite an increasing number of studies on organizational commitment, no unifying work is focused on the measurement of organizational commitment of employees of Nationalized banks of India. Organizational commitment is a feeling of dedication to one's employing organization, willingness to work hard for that employer, and the intent to remain with that organization. Various factors affect an employee's commitment towards the organization. This study was carried out to establish the association of factors like work environment, job security, pay satisfaction and participation in decision making with organizational commitment of the employees, working in nationalized banks. Data was collected from 150 managerial and non-managerial employees of nationalized banks. T-test and One way Anova was used for data analysis.

Keywords:

Organizational commitment, Work environment, Job security, Pay satisfaction, Participation in decision making.

Introduction

Organizational Commitment

Commitment is the function of inherent sincerity of an individual, which develops the capacity to work hard and give good results even in poor and adverse circumstances. The concept of organizational commitment has attracted considerable interest in an attempt to understand and clarify the intensity and stability of an employee's dedication to the organization (Lumley 2010). In the context of the present study, organizational commitment is regarded as an attitude, as it relates to individuals' mindsets about the organization (Allen & Meyer 1990).

Organizational commitment has been used to refer three aspects of staff attitudes that indicate the extent to which the employee demonstrate a strong desire to remain the member of the organization, the degree of willingness to exert high level of efforts for organization and belief and acceptance of the measures goals and value of the organization (Mowday et.al 1982). Behavior of "employee as citizen" is an indicator of performance which goes beyond the requirement of the job, such as helping co-worker with job related problem, tolerating temporary in position without compelling and good cooperating at the time of crises.

Organizational commitment refers to an employee's belief in the organization's goals and values, desire to remain a member of the organization and faithfulness to the organization (Mowday et al., 1982). Organizational

commitment is an affective response to the whole organization and the degree of attachment or loyalty employees feel towards the organization. The construct of commitment has been viewed in the main as a composite of three main components representing affective, normative and continuance aspects of commitment (Coyle-Shapiro et al., 2006). In fact affective, continuance and normative commitment represent psychological states that have implications on whether an employee remains with an organization.

There is a need to understand a link between individuals and organizations in terms of conceptual framework of organizational commitment. Organizational commitment is widely described in the management and behavioral sciences literature as a key factor in the relationship between individuals and organizations. Raju and Srivastava (1994) described organizational commitment as the factor that promotes the attachment of the individual to the organization. Employees are regarded as committed to an organization if they willingly continue their association with the organization and devote considerable effort to achieving organizational goals (Raju and Srivastava, 1994). The authors argue that the high levels of effort exerted by employees with high levels of organizational commitment would lead to higher levels of performance and effectiveness at both the individual and the organizational level.

Types of Organizational Commitment

Affective Commitment

Affective commitment is the individual's psychological or emotional connection to, identification with and participation in the organization (Meyer & Allen 1997). Employees who are affectively committed to the organization will probably carry on working for it because they want to (Meyer & Allen 1991). Individuals who are dedicated at an emotional level usually remain with the organization because they see their individual employment relationship as being in harmony with the goals and values of the organization for which they are currently working.

Continuance Commitment

Continuance commitment is regarded as an awareness of the costs associated with leaving the organization (Meyer & Allen 1997). Because of the individual's awareness or consideration of expenses and threats linked to leaving the organization, continuance commitment is considered to be calculative (Meyer & Allen 1997). This differs from affective commitment, where individuals remain with an organization because they want to and because they are familiar with the organization and its principles.

Normative Commitment

Normative commitment can be explained as a sense of responsibility to continue employment with a specific organization (Meyer & Allen 1997). The internalized idea of responsibility and commitment allows employees continued membership that is appreciated by a specific organization (Allen & Meyer 1990).

Literature Review

With the growing importance of the subject under study, some literature covering Organizational Commitment in service sector have been produced by economists, researchers and practitioners.

A plethora of western and Indian empirical investigations have explored one or more facets about employees commitment and psycho-socioeconomic –demographic and other factors affecting the employees commitment which are summarized in the review related with this proposed work, are as under:-

Sekran (1981) in his study on Indian bank employees came with the findings that designing the job with greater decentralization, more autonomy, power and control, rewarding employees differently on performance basis enhances commitment and good quality of work life.

Allen and Meyer (1990) identified a link between organizational commitment and employee turnover, and concluded that employees who were strongly committed to the organization were less likely to leave it.

Yoona (2002) in his research proposed a new dual-process model of organizational commitment. The model stipulates that overall job satisfaction and perceptions of organizational support are key emotional and cognitive processes that mobilize commitment in the workplace. Model also suggests that the feelings of job satisfaction and perceptions of organizational support operate through independent channels to mediate the impact of work experiences on organizational commitment.

Feather and Rauter (2004), Aizzat et al. (2003) found that Job Satisfaction level and Organizational Justice can influence employee organizational commitment. Numerous empirical evidence have been found regarding work commitment and its relationships with job satisfaction and organizational justice in large organizations. The findings also indicate that the level of work commitment is also influenced by various factors including demographic characteristics, pay, co-workers, work, supervision, a firm's background and employees satisfaction level.

Meneze (2005) A mainstream group of employees articulated that their organizations did not care for its employees and sometimes employees don't like to work with their organizations indicating high levels of stress among them and majority were between the age brackets of 26-35 years. Misfit with organization, no part in decision making, were reported main causes of stress as well no control over work environment, personality traits, lack of relaxation along with ambiguous rules affect employees performance. Better managed employees are more cooperative and serve as assets for an organization and when their stress is ignored by the employer the results are increased absenteeism, cost, low productivity, low motivation and usually legal financial damages.

Kirmizi & Deniz (2009) found that Positive relations between peers and with management affect an employee's commitment to the organization. An employee's commitment towards the organization is affected by the nature of relations between colleagues. It has been noticed that conflicting relationships exist between peers; and between employees' and the management, which threaten organizational commitment. Organizations need to promote social activities, so that friendly relations can improve between the employees; and in turn, their commitment towards the organization excels.

Lumley (2010) identified that Organizational commitment has attracted considerable interest as attempts have been made to better

understand the intensity and stability of an employee's dedication to the organization. Motivated employees are crucial to an organization's success, and therefore understanding people in their jobs and what motivates them could be a driving force in strengthening organizational commitment

Objectives of Study

- To compare the Organizational Commitment level between Managerial and Non Managerial employees of Nationalized Banks.
- To study the Organizational Commitment with respect to qualification among managerial and non managerial employees of Nationalized Banks.
- To study the Organizational Commitment with respect to experience among managerial and non managerial employees of Nationalized Banks.
- To study the Organizational Commitment with respect to age among managerial and non managerial employees of Nationalized Banks.
- To study the Organizational Commitment with respect to gender among managerial and non managerial employees of Nationalized Banks.
- To study the Organizational Commitment with respect to income among managerial and non managerial employees of Nationalized Banks.

Hypothesis

H_{01} : There is no significant difference in Organizational Commitment among the Managerial and Non Managerial employees of Nationalized Banks.

H_{02} : There is no significant difference between Organizational Commitment with respect to qualification among managerial and non managerial employees of Nationalized Banks.

H_{03} : There is no significant difference between Organizational Commitment with respect to experience among managerial and non managerial employees of Nationalized Banks.

H_{04} : There is no significant difference between Organizational Commitment with respect to age among managerial and non managerial employees of Nationalized Banks.

H_{05} : There is no significant difference between Organizational Commitment with respect to gender among managerial and non managerial employees of Nationalized Banks.

H_{06} : There is no significant difference between Organizational Commitment with respect to income among managerial and non managerial employees of Nationalized Banks.

Research Methodology

Research type: The study is exploratory in nature and is being conducted to find out the Organizational Commitment between Managerial and Non Managerial employees of Nationalized Banks in Indore (MP).

Sample Size: A sample size of 150 respondents was taken for research purpose, out of which 75 respondents were Managerial

and 75 were Non Managerial from Nationalized Banks of Indore (MP).

Sampling Techniques: The sampling technique followed for the study was Convenience Sampling.

Tools for Data Collection: To fulfill the objectives of study, primary data was collected from field with the help of scale of *Anukool M. Hyde and Rishu Roy (2006)* was used which contains 30 variables and its The split-half reliability coefficient was found to be 0.89. The reliability index was calculated, which indicated high validity on account of being 0.94.

Tools for Data Analysis: Data was analyzed using statistical techniques like t-test (at 5% level of significance), ANOVA.

a) Reliability Test

After the testing of questionnaire we have tested reliability of whole data on all factors. Reliability test has been made on whole 150 samples for testing the reliability of Organizational Commitment. With the help of Coefficient (Cronbach Alpha); we have tested the reliability of factors. Reliability of 150 samples for Organizational Commitment has Cronbach's Alpha (.862) (*see Annexure 1*) which is excellent, according to different theory of reliability value above 0.6 is appropriate, low value below the 0.5 implies that reliability may not be appropriate. No items have been removed from the questionnaire.

Results and Discussion

Since $p=.988$ (*see Annexure 2*) which is greater than .05 which means that null hypothesis is accepted. Therefore H_{01} (There is no significant difference in Organizational Commitment among the Managerial and Non Managerial employees of Nationalized Banks) is accepted. Since study was conducted in Nationalised banks where salary structure, retirement benefits etc. are good irrespective of designation. Employee equally get benefits of the organisation. This could be the reason that commitment level of managerial and non managerial level of employees is same.

Since $p=.043$ (*see Annexure 3*) which is less than .05 which means that null hypothesis is not accepted. Therefore, H_{02} (There is no significant difference between Organizational Commitment with respect to qualification among managerial and non managerial employees of Nationalized Banks) is not accepted. *Jai Prakash Sharma & Naval Bajpai (2010)* identified in his study that in public and private banks of India; a significant difference is noticed between public sector and private sector organization. As expected, public sector employees have exhibited higher degree of organizational commitment as compared to private sector employees. Most importantly, organizational commitment is being proven as the catalyst for enhancing job satisfaction level of employees. As a result 'commitment' seems to be higher in public sector organization as 'job security' is higher in public sector organization.

Since $p=.057$ (*see Annexure 4*) which is greater than .05 which means that null hypothesis is accepted. Therefore, H_{03} (There is no significant difference between Organizational Commitment with respect to experience among managerial and non managerial employees of Nationalized Banks) is accepted. Since commitment level of managerial and non managerial is same with respect to

experience, this proves that experience has nothing to do with commitment level. Since facilities are good, job is done through computer so job is not monotonous hence commitment level is almost same in managerial and non managerial level.

Since $p=.010$ (see *Annexure 5*) which is less than .05 which means that null hypothesis is not accepted. Therefore, H_{04} (There is no significant difference between Organizational Commitment with respect to age among managerial and non managerial employees of Nationalized Banks) is not accepted. This means that there is a significant difference in commitment level of bank employees with respect to age. Those who are senior employees get good salary as compared to junior employees though salary structure is good in nationalised banks. Probably employees of higher age group feel that they are working for their organisation as they have served the bank for many years. Those employees who have been given promotions earlier are more satisfied and committed and new comers may get promotion little late as they have just joined the bank. New employees (clerical) may be thinking of leaving the bank soon as and when they get option. **Abdullah & Muhammad I. Ramay (2009)** identifies in his study that Employees having longer tenures and ages show more commitment than the employees having smaller tenures with the organizations and younger in age respectively. This is easy to understand because employees who have spent most of their lives with the organization should exhibit high commitment. Also with age, alternative opportunities for employees become limited; thereby enhancing their commitment with the organization they are working for.

Since $p=.687$ (see *Annexure 6*) which is greater than .05 which means that null hypothesis is accepted. Therefore hypothesis one i.e. H_{05} (There is no significant difference between Organizational Commitment with respect to gender among managerial and non managerial employees of Nationalized Banks) is accepted. **Abdullah & Muhammad I. Ramay (2009)** found that gender did not show significant change in commitment level of employees. Gender had a negative relation with organizational commitment.

Since $p=.032$ (see *Annexure 7*) which is less than .05 which means that null hypothesis is not accepted. Therefore, H_{06} (There is no significant difference between Organizational Commitment with respect to income among managerial and non managerial employees of Nationalized Banks) is not accepted. **Fauz Najib Al Shaikh (1995)** identifies that income of respondent were also found to have significant association with Organizational Commitment. It had the highest magnitude of relationship compared with other variables.

Conclusion

Statistical analysis indicates that the employees working in the banking sector feel that their jobs are somewhat secure. Also they are provided a reasonably healthy working environment. The employees are slightly satisfied with the pays and their say in work-related decisions. People working in the banking sector are mildly committed towards the organizations they are working for and feel that they have a sense of belonging towards it.

The result of the study revealed that there is no significant difference between experiences; gender and total mean scores of Managerial and Non managerial employees of Nationalized Banks on Organizational Commitment. It seems that due to factors like job security and status employee's exhibits higher level of

commitment in Nationalized Banks. As a result commitment seems to be higher in Nationalized Banks as job security is higher in Nationalized Banks. The working environment is normally quite pleasant in Nationalized Banks. People respect each other and are willing to help in work-related and other issues. Also good relationship exist between peers; & even Managerial and Non managerial employees whereas experience and gender did not show any significant change in commitment level of employees working in Nationalized Banks. It is suggested that experience become a valued resource in itself, while the privileges associated with length of services makes it easier to obtain additional rewards. This implies that Organizational Commitment is stronger among employees that have spend longer period of time with the same Organization.

Likewise income of respondent was also found to have significant association with Organizational Commitment. It had the highest magnitude of relationship compared with other variables. Accordingly, one is inclined to say that people who have high salaries seem to be unwilling to change their jobs. This inclination gives credence to the argument about the importance of financial incentives in retaining employees in their organizations. Age and tenure seemed to affect the commitment of employees, with higher commitment shown for higher age and tenure. The argument that the old people are unlikely to have keen interest in looking for opportunities outside the present bank is based on the theory that age binds one more tightly to the organization. In other words, age reduces the attractiveness of individuals to other organizations.

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Annexures

(Annexure 1- for reliability test)

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded ^a	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.862	.879	30

Annexure 2- t test for testing hypothesis 1

Group Statistics

Designation		N	Mean	Std. Deviation	Std. Error Mean
TotalScore	Managerial	73	1.1552E2	11.07814	1.29660
	Non Managerial	77	1.0990E2	10.87922	1.23980

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
TotalScore	Equal variances assumed	.000	.988	3.137	148	.002	5.62444	1.79308	2.08109	9.16780
	Equal variances not assumed			3.135	147.241	.002	5.62444	1.79396	2.07922	9.16967

Annexure 3- ANOVA for testing hypothesis 2

Descriptives								
TotalScore								
					95% Confidence Interval for Mean			
	N	Mean	Std. Deviation	Std. Error	Lower Bound	Upper Bound	Minimum	Maximum
Non Graduate	2	1.1400E2	.00000	.00000	114.0000	114.0000	114.00	114.00
Graduate	82	1.1054E2	10.17767	1.12394	108.3003	112.7729	93.00	131.00
Post graduate	66	1.1520E2	12.29662	1.51361	112.1741	118.2199	90.00	138.00
Total	150	1.1263E2	11.29733	.92242	110.8106	114.4561	90.00	138.00

ANOVA					
TotalScore					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	798.004	2	399.002	3.219	.043
Within Groups	18218.830	147	123.938		
Total	19016.833	149			

Multiple Comparisons

TotalScore
Tukey HSD

(I) Qualification	(J) Qualification	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Non Graduate	Graduate	3.46341	7.96745	.901	-15.4011	22.3279
	Post graduate	-1.19697	7.99041	.988	-20.1158	17.7219
Graduate	Non Graduate	-3.46341	7.96745	.901	-22.3279	15.4011
	Post graduate	-4.66038*	1.84100	.033	-9.0193	-.3015
Post graduate	Non Graduate	1.19697	7.99041	.988	-17.7219	20.1158
	Graduate	4.66038*	1.84100	.033	.3015	9.0193

*. The mean difference is significant at the 0.05 level.

Annexure 4- ANOVA for testing hypothesis 3

Descriptives								
TotalScore								
					95% Confidence Interval for Mean			
	N	Mean	Std. Deviation	Std. Error	Lower Bound	Upper Bound	Minimum	Maximum
up to 10 years	37	1.0876E2	11.41492	1.87660	104.9508	112.5627	91.00	129.00
10-20 years	52	1.1537E2	8.72461	1.20989	112.9364	117.7943	90.00	131.00
20-30 years	35	1.1237E2	11.92892	2.01636	108.2737	116.4692	93.00	138.00
30 years above	26	1.1304E2	13.64546	2.67609	107.5269	118.5500	92.00	132.00
Total	150	1.1263E2	11.29733	.92242	110.8106	114.4561	90.00	138.00

ANOVA					
TotalScore					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	950.832	3	316.944	2.561	.057
Within Groups	18066.001	146	123.740		
Total	19016.833	149			

Multiple Comparisons

TotalScore

Tukey HSD

(I) Experience	(J) Experience	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
up to 10 years	10-20 years	-6.60863	2.39247	.032	-12.8263	-.3909
	20-30 years	-3.61467	2.62293	.515	-10.4313	3.2020
	30 years above	-4.28170	2.84667	.438	-11.6798	3.1164
10-20 years	up to 10 years	6.60863	2.39247	.032	.3909	12.8263
	20-30 years	2.99396	2.43208	.608	-3.3267	9.3146
	30 years above	2.32692	2.67186	.820	-4.6169	9.2707
20-30 years	up to 10 years	3.61467	2.62293	.515	-3.2020	10.4313
	10-20 years	-2.99396	2.43208	.608	-9.3146	3.3267
	30 years above	-.66703	2.88004	.996	-8.1519	6.8178
30 years above	up to 10 years	4.28170	2.84667	.438	-3.1164	11.6798
	10-20 years	-2.32692	2.67186	.820	-9.2707	4.6169
	20-30 years	.66703	2.88004	.996	-6.8178	8.1519

*. The mean difference is significant at the 0.05 level.

Annexure 5- ANOVA for testing hypothesis 4

Descriptives								
TotalScore								
					95% Confidence Interval for Mean			
	N	Mean	Std. Deviation	Std. Error	Lower Bound	Upper Bound	Minimum	Maximum
up to 25 years	11	1.0682E2	13.09059	3.94696	98.0238	115.6126	91.00	129.00
25-35 years	42	1.0881E2	8.89570	1.37264	106.0374	111.5816	93.00	124.00
35-45 years	38	1.1645E2	9.15836	1.48568	113.4371	119.4576	90.00	131.00
45-55 years	39	1.1433E2	10.52899	1.68599	110.9202	117.7464	94.00	132.00
55 & Above	20	1.1330E2	16.35494	3.65708	105.6457	120.9543	92.00	138.00
Total	150	1.1263E2	11.29733	.92242	110.8106	114.4561	90.00	138.00

ANOVA					
TotalScore					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1660.459	4	415.115	3.468	.010
Within Groups	17356.374	145	119.699		
Total	19016.833	149			

Multiple Comparisons

TotalScore
Tukey HSD

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
up to 25 years	25-35 years	-1.99134	3.70563	.983	-12.2278	8.2451
	35-45 years	-9.62919	3.74589	.081	-19.9769	.7185
	45-55 years	-7.51515	3.73510	.265	-17.8330	2.8027
	55 & Above	-6.48182	4.10691	.514	-17.8268	4.8631
25-35 years	up to 25 years	1.99134	3.70563	.983	-8.2451	12.2278
	35-45 years	-7.63784*	2.44948	.018	-14.4043	-.8714
	45-55 years	-5.52381	2.43294	.161	-12.2446	1.1970
	55 & Above	-4.49048	2.97236	.557	-12.7013	3.7204
35-45 years	up to 25 years	9.62919	3.74589	.081	-.7185	19.9769
	25-35 years	7.63784*	2.44948	.018	.8714	14.4043
	45-55 years	2.11404	2.49383	.915	-4.7749	9.0030
	55 & Above	3.14737	3.02241	.836	-5.2017	11.4965
45-55 years	up to 25 years	7.51515	3.73510	.265	-2.8027	17.8330
	25-35 years	5.52381	2.43294	.161	-1.1970	12.2446
	35-45 years	-2.11404	2.49383	.915	-9.0030	4.7749
	55 & Above	1.03333	3.00901	.997	-7.2788	9.3455
55 & Above	up to 25 years	6.48182	4.10691	.514	-4.8631	17.8268
	25-35 years	4.49048	2.97236	.557	-3.7204	12.7013
	35-45 years	-3.14737	3.02241	.836	-11.4965	5.2017
	45-55 years	-1.03333	3.00901	.997	-9.3455	7.2788

*, The mean difference is significant at the 0.05 level.

Annexure 6- t test for testing hypothesis 5

Group Statistics

Sex		N	Mean	Std. Deviation	Std. Error Mean
TotalScore	Male	82	1.1466E2	11.67060	1.28880
	Female	68	1.1019E2	10.39698	1.26082

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
TotalScore	.163	.687	2.451	148	.015	4.46736	1.82256	.86576	8.06896
Equal variances assumed									
Equal variances not assumed			2.478	147.216	.014	4.46736	1.80296	.90433	8.03039

Annexure 7- ANOVA for testing hypothesis 6

Descriptive

TotalScore								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1-2 P.A.	10	1.0840E2	11.90891	3.76593	99.8809	116.9191	93.00	129.00
2-3 P.A.	25	1.1304E2	9.48455	1.89691	109.1250	116.9550	96.00	131.00
3-4 P.A.	34	1.1182E2	10.46921	1.79545	108.1707	115.4764	91.00	124.00
4-5 P.A.	33	1.1433E2	9.70073	1.68868	110.8936	117.7731	99.00	130.00
5-6 P.A.	21	1.0705E2	12.18391	2.65875	101.5016	112.5937	90.00	131.00
6-7 P.A.	13	1.2108E2	12.18921	3.38068	113.7111	128.4428	94.00	133.00
7-8 P.A.	8	1.1238E2	13.70023	4.84376	100.9213	123.8287	93.00	138.00
8 L P.A. & above	6	1.1483E2	13.96305	5.70039	100.1800	129.4867	100.00	134.00
Total	150	1.1263E2	11.29733	.92242	110.8106	114.4561	90.00	138.00

ANOVA

TotalScore					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1912.615	7	273.231	2.268	.032
Within Groups	17104.218	142	120.452		
Total	19016.833	149			

Multiple Comparisons

TotalScore
Tukey HSD

(I) Income (per annum)	(J) Income (per annum)	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1-2 P.A.	2-3 P.A.	-4.64000	4.10650	.949	-17.2743	7.9943
	3-4 P.A.	-3.42353	3.94816	.988	-15.5706	8.7236
	4-5 P.A.	-5.93333	3.96173	.808	-18.1222	6.2555
	5-6 P.A.	1.35238	4.21676	1.000	-11.6211	14.3259
	6-7 P.A.	-12.67692	4.61636	.118	-26.8799	1.5260
	7-8 P.A.	-3.97500	5.20593	.995	-19.9918	12.0418
	8 L P.A. & above	-6.43333	5.66750	.948	-23.8703	11.0036
2-3 P.A.	1-2 P.A.	4.64000	4.10650	.949	-7.9943	17.2743
	3-4 P.A.	1.21647	2.89151	1.000	-7.6797	10.1126
	4-5 P.A.	-1.29333	2.91001	1.000	-10.2464	7.6598
	5-6 P.A.	5.99238	3.24868	.591	-4.0027	15.9874
	6-7 P.A.	-8.03692	3.75282	.394	-19.5830	3.5092
	7-8 P.A.	.66500	4.45810	1.000	-13.0510	14.3810
	8 L P.A. & above	-1.79333	4.98933	1.000	-17.1438	13.5571
3-4 P.A.	1-2 P.A.	3.42353	3.94816	.988	-8.7236	15.5706
	2-3 P.A.	-1.21647	2.89151	1.000	-10.1126	7.6797
	4-5 P.A.	-2.50980	2.68194	.982	-10.7612	5.7416
	5-6 P.A.	4.77591	3.04607	.769	-4.5958	14.1476
	6-7 P.A.	-9.25339	3.57886	.170	-20.2643	1.7575
	7-8 P.A.	-.55147	4.31268	1.000	-13.8201	12.7172
	8 L P.A. & above	-3.00980	4.85984	.999	-17.9618	11.9422
4-5 P.A.	1-2 P.A.	5.93333	3.96173	.808	-6.2555	18.1222
	2-3 P.A.	1.29333	2.91001	1.000	-7.6598	10.2464
	3-4 P.A.	2.50980	2.68194	.982	-5.7416	10.7612
	5-6 P.A.	7.28571	3.06364	.260	-2.1400	16.7115
	6-7 P.A.	-6.74359	3.59383	.569	-17.8006	4.3134
	7-8 P.A.	1.95833	4.32511	1.000	-11.3485	15.2652
	8 L P.A. & above	-.50000	4.87088	1.000	-15.4860	14.4860
5-6 P.A.	1-2 P.A.	-1.35238	4.21676	1.000	-14.3259	11.6211
	2-3 P.A.	-5.99238	3.24868	.591	-15.9874	4.0027
	3-4 P.A.	-4.77591	3.04607	.769	-14.1476	4.5958
	4-5 P.A.	-7.28571	3.06364	.260	-16.7115	2.1400
	6-7 P.A.	-14.02930 ^a	3.87316	.009	-25.9457	-2.1129
	7-8 P.A.	-5.32738	4.55986	.940	-19.3565	8.7017
	8 L P.A. & above	-7.78571	5.08047	.789	-23.4166	7.8451

6-7 P.A.	1-2 P.A.	12.67692	4.61636	.118	-1.5260	26.8799
	2-3 P.A.	8.03692	3.75282	.394	-3.5092	19.5830
	3-4 P.A.	9.25339	3.57886	.170	-1.7575	20.2643
	4-5 P.A.	6.74359	3.59383	.569	-4.3134	17.8006
	5-6 P.A.	14.02930*	3.87316	.009	2.1129	25.9457
	7-8 P.A.	8.70192	4.93174	.645	-6.4713	23.8752
	8 L P.A. & above	6.24359	5.41673	.944	-10.4218	22.9090
7-8 P.A.	1-2 P.A.	3.97500	5.20593	.995	-12.0418	19.9918
	2-3 P.A.	-.66500	4.45810	1.000	-14.3810	13.0510
	3-4 P.A.	.55147	4.31268	1.000	-12.7172	13.8201
	4-5 P.A.	-1.95833	4.32511	1.000	-15.2652	11.3485
	5-6 P.A.	5.32738	4.55986	.940	-8.7017	19.3565
	6-7 P.A.	-8.70192	4.93174	.645	-23.8752	6.4713
	8 L P.A. & above	-2.45833	5.92722	1.000	-20.6943	15.7776
8 L P.A. & above	1-2 P.A.	6.43333	5.66750	.948	-11.0036	23.8703
	2-3 P.A.	1.79333	4.98933	1.000	-13.5571	17.1438
	3-4 P.A.	3.00980	4.85984	.999	-11.9422	17.9618
	4-5 P.A.	.50000	4.87088	1.000	-14.4860	15.4860
	5-6 P.A.	7.78571	5.08047	.789	-7.8451	23.4166
	6-7 P.A.	-6.24359	5.41673	.944	-22.9090	10.4218
	7-8 P.A.	2.45833	5.92722	1.000	-15.7776	20.6943

*. The mean difference is significant at the 0.05 level.