

A Study of Impact of Demographic Variables on Quality of Work Life among Employees of Service Sector

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Abstract

Introduction: Human capital is the main asset of the service sector companies. The success of any organization depends on how it attracts recruits, motivates, and retains its workforce. Organizations need to be more flexible so that they develop their talented workforce and gain their commitment. Thus, organizations are required to retain employees by addressing their work life issues. Quality of work life is important criteria that need to be focused by the organisations to achieve higher productivity and business goals and retain the employees. Quality of Work Life refers to the favorableness and unfavorableness of a job environment for the individual.

Purpose: This research work aimed to find out the impact of age, income, gender and experience on Quality of Work Life of Service sector employees.

Design and Methodology: The study is broadly based on primary data collected from a sample of 508 respondents by using convenience sampling from employees of Service sector in Indore. . T-test and One way Anova was used for data analysis.

Results–Study revealed that there is a significant difference in QWL of employees of service sector with respect to age, gender, experience and income.

Implications- Quality of work life covers various aspects under the general umbrella of supportive organizational behavior. The recommendations provided in the study can be used by the organisations to rework on their policies to enhance quality of work life for employees that would have a positive impact on the attainment of business goals. This research can be further used to evaluate the facilities provided by the management towards the employees and also helps in manipulating the basic expectation of the employees.

Keywords: Quality of work life, Service sector, Gender, Experience, Age, Income.

Introduction

Service sector is lifeline for the social economic growth of a country. Availability of quality services is vital for the well being of the economy. In service sector Employees are valuable assets of an organization and the key to Success. In today's competitive world, the key to success in any business relies on customer satisfaction. As a

result, servicing customer needs has become a priority for many organizations. However they have failed to act upon the satisfaction of the employees, who are the internal customers of the firm. Can an organization service the needs of the clients/customers properly when they fail to satisfy the needs of the internal customers. In concurrence with the ascertained importance of an employee's role in the service exchange process, therefore, the present research is an attempt to assess the perceptions of the employees on the Quality of Work Life work with respect to demographic variables.

Quality of work life (QWL):

The Quality of Work Life is the result of an evaluation that each individual carries out comparing his own hopes, expectations and desires with what he considers as reality. Quality of Work Life is basically the Quality of life that an employee experiences at his work place. Unless good Quality of Work Life is provided to an employee, he cannot be motivated towards work. Quality of Work Life covers all aspects of employee's work life like economic, social, psychological and organizational. Quality of work life is a multifaceted concept. The premise of quality of work life is having a work environment where employees' activities become more important.

Heskett, Sasser and Schlesinger (1997) proposed that QWL, which was measured by the feelings that employees have towards their jobs, colleagues, and companies would enhance a chain effect leading to organization's growth and profitability. Rise in the Quality of Work Life would help employees' well being thereby the well being of the whole organization. This is an attempt to capitalize the human assets of the organization. The basic purpose of Quality of Work Life is to develop work environment that are excellent for employees as well as for organization. It aims at healthier, more satisfied and more productive employees and more efficient, adaptive and profitable organization. Cunningham, J.B. and T. Eberle, (1990) described that, the elements that are relevant to an individual's Quality of Work Life include the task, the physical work environment, social environment within the organization, administrative system and relationship between life on and off the job. Chan, C.H. and W.O. Einstein, (1990) pointed out Quality of Work Life reflects a concern for people's experience at work, their relationship with other people, their work setting and their effectiveness on the job. European Foundation for the Improvement of Living Conditions (2002) described that the Quality of Work Life is a multi-dimensional construct, made up of a number of interrelated factors that need careful consideration to conceptualize and measure. It is associated with job satisfaction, job involvement, motivation, productivity, health, safety, job security, competence development and balance between work and non-work life.

From this perspective, there has stemmed the notion of organizational responsibility and specifically of management, to ensure that employees who commit themselves fully to achieving the organization's objectives should also experience a high Quality of Work Life. Besides, an employee who feels a great deal of work related well being and little job distress is apt to have a good Quality of Work Life (QWL), and vice versa (Riggio 1990). Indeed, QWL is a process by which an organization responds to employee need by developing mechanisms to allow members to share fully in making decisions that design their lives at work (Robbins 1998). Subsequently, organizations cognizant of issues surrounding the concept quality of work life appear to be more effective at retaining their employees and achieving their goals (Louis & Smith 1990).

Review of literature:

With the growing importance of the subject under study, some literature covering QWL 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 QWL and psycho-socioeconomic –demographic and other factors affecting the employees QWL which are summarized in the review related with this proposed work, are as under:- Factors like work load, family life, transportation, compensation policy and benefit, working environment and working condition and career growth have significant influence on QWL.(Mohammad Baitul, 2012). In another study focused on three emerging factors were “relationship-sustenance orientation”, “futuristic and professional orientation” and “self-deterministic and systemic orientation”(Sinha Chandranshu ,2012).It is argued that QWL is associated with adequate and fair compensation, safe and healthy working conditions, opportunities to develop human capacities, opportunities for continuous growth and job security, more flexible work scheduling and job assignment, careful attention to job design and workflow, better union-management cooperation, and less structural supervision and development of effective work teams(Skinner and Lvancevich, 2008).Four dimensions, were examined which constitute the QWL of employees these include: (i) a favourable working environment, (ii) personal growth and autonomy, (iii) rewarding nature of the job, and (iv) perception of stimulating opportunities and co-workers(Wah et al.,2001).

In another study 6 dimensions of QWL namely, socio-economic relevance, demography, organizational aspects, work aspects, human relation aspects and self-actualization were found (Hsu and Kernohan , 2006). Ellis and Pompli (2002) identified a number of factors contributing to job dissatisfaction and Quality of Working Life, including: Poor working environments, Resident aggression, Workload,

inability to deliver quality of care preferred, Balance of work and family, Shift work, Lack of involvement in decision making, Professional isolation, Lack of recognition, Poor relationships with supervisor/peers, Role conflict, Lack of opportunity to learn new skill. Work environment, job satisfaction, co-worker satisfaction, quality of supervision and job security were also identified to be important predictors of overall organisational effectiveness and QWL (Donaldson et al., 1999). Rao (1992) contended factors that influence and decide the QWL are: Attitude, Environment, Opportunities, Nature of the job, People, Stress level, Career, prospects, Challenges, Growth and development, Risk involved and reward. Job satisfaction, job involvement, work role ambiguity, work role conflict, work role overload, job stress, organizational commitment and turn-over intentions as typical indicators of Quality of Working Life (Baba and Jamal, 1991). Three distinctive elements of QWL related interventions: (1) a concern about the effect of work on people as well as organizational effectiveness, (2) the idea of worker participation in organizational problem solving and decision making and (3) the creation of reward structures in the workplace which consider innovative ways of rewarding employee input into the work process such as gain sharing, etc. (Kirkman 1989). From a business perspective, QWL is important since there is evidence demonstrating that the nature of the work environment is related to satisfaction of employees and work-related behaviors (Greenhaus et al., 1987). QWL is also found to affect employees' work responses in terms of organizational identification, job satisfaction, job involvement, job effort, job performance, intention to quit, organizational turnover and personal alienation (Efraty & Sirgy, 1990; Efraty et al., 1991). Klatt, Murdick and Schuster (1985) have identified eleven dimensions of QWL in the year. They are: pay, occupational stress, organizational health programmes, alternative work schedule, participate management and control of work, recognition, superior-subordinate relations, grievance procedure, adequacy of resources, seniority and merit in promotion and development and employment on permanent basis. Warr and colleagues (1979), in an investigation of Quality of Working life, considered a range of apparently relevant factors, including: work involvement, intrinsic job motivation, higher order need strength, perceived intrinsic job characteristics, job satisfaction, life satisfaction, happiness, and Self-rated anxiety. They discussed a range of correlations derived from their work, such as those between work involvement and job satisfaction, intrinsic job motivation and job satisfaction, and perceived intrinsic job characteristics and job satisfaction. Walton (1975) proposed eight major conceptual categories relating to QWL as (1) adequate and fair compensation, (2) safe and healthy working conditions, (3) immediate opportunity to use and develop human capacities, (4) opportunity for continued

growth and security, (5) social integration in the work organization, (6) constitutionalism in the work organization, (7) work and total life space and (8) social relevance of work life. Sekaran (1985) 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 QWL.

Gap in literature and rationale of the study

People are becoming more quality conscious about their work life. The efficiency of each activity depends on the quality of work life of the people. Quality of work life is not based on a particular theory nor does advocate a particular technique for application. Instead, quality of work life is concerned with the overall climate of work. Quality of work life varies from place to place, industry to industry and culture to culture. As service industries are becoming increasingly important to the economies of developed and developing nations, management of service organizations affirm that their employees are the most valuable asset. This contention is particularly relevant for the service sector, which is largely dependent on the interaction between employees and customers. Favorable conditions of work environment forms the basis for service oriented employees and low quality of work life may affect the quality of services and organizational commitment. Moreover, QWL Programs can lead to greater self esteem and improved job satisfaction (Suttle, 1977), and satisfied employees are more likely to work harder and provide better services. Keeping this fact in mind, this study is undertaken to understand the perception of quality of work life in service sector. The stress on service sector is much higher compared to other sectors as the competition is higher, so also the need to remain above the competition to be successful. This stress gets translated to the employees who struggle to maintain the balance between the work life, family life and social life, in particular when they need to work for long hours and at times hold second jobs. This study therefore focussed on quality of work life in the service sector employees to recommend suggestions that could help in altering the life style.

Objectives of the study

- To study the Quality of work life with respect to gender among service sector employees.
- To study the Quality of work life with respect to experience among service sector employees.
- To study the Quality of work life with respect to age among service sector employees.
- To study the Quality of work life with respect to income among service sector employees

Hypotheses

H01: There is no significant difference in Quality of work life with respect to gender among service sector employees.

H02: There is no significant difference in Quality of work life with respect to experience among service sector employees.

H03: There is no significant difference of Quality of work life with respect to age among service sector employees.

H04: There is no significant difference of Quality of work life with respect to income among service sector employees.

Research Methodology

This research is descriptive in nature. Employees of service sector of Indore City (n=508) were selected the sample of this study. For data collection purposes, Scale of QWL has been used, which was developed by Dhar, S. et al. (2006). This scale has been widely used in various researches of social science and well accepted to assess QWL of employees of various sectors. The questionnaire

was divided in two parts. The first part of the questionnaire included questions about demographic profile of the respondents. Second part of the questionnaire included questions/variables related with dimensions of QWL. All the variables were required to be marked on likert scale in the range of 1 – 5, where 1 represented strongly disagree and 5 represented strongly agree. Reliability and Validity of the scale is 0.89 and 0.94 respectively. A convenience sampling technique was adapted for the research.

Data was collected from 508 respondents during Jan –April 2015. Initially 550 questionnaires were distributed. Out of the same, 516 questionnaires were received back and 508 questionnaire were finally considered for data analysis. After collecting the data, the raw scores are tabulated and analyzed through appropriate statistics tools with the help of SPSS, t-test One way Anova was used to test the hypothesis.

Demographic profile of the respondents

Demographic profile of the respondents is exhibited below.

Table 1 : Demographic profile of 508 respondents

Variables and Categories	N=508	%
Gender		
Male	230	45.27
Female	278	54.73
Age (years)		
0-30 Years	163	32.08
30-40	80	15.75
40-50	171	33.34
50& above	94	18.05
Experience (years)		
0-10 years	223	43.89
10-20 years	130	25.29
20-30 years	104	20.47
30 & above years	51	10.03
Income(Rs.)		
Up to 20,000pm	181	35.63
20,000-40,000pm	89	17.51
40,000-60,000pm	137	26.97
60,000 & above	101	19.88

Source :Primary Data

Results and discussion

The Kolmogorov-Smirnov Statistic tests the hypothesis that the data normally distributed. A low significance value less than 0.05 indicates that the distribution of the data differs significantly from a normal distribution. After conducting this test, it was found that the assumption holds good for the data. The data is normality distributed(.071) (see AnnexureA).

Reliability test has been made for testing the reliability of Quality of work life, with the help of Coefficient (Cronbach Alpha). Reliability of data is (.971) (see Annexure B) which is excellent.

Since $p=.048$ (see Annexure C) which is less than .05 which means that null hypothesis is not accepted. Hence, it may be concluded that there is a significant difference in Quality of Work Life of service sector employees with respect to gender. The result implies that females perceive QWL better than males. This may be due to the fact that in most of the cases in India, job being a second priority for females, gives them less job stress and more satisfaction. This result can also be attributed to the reason that to do a job and earn the living for a family is compulsion for males in Indian society, so they take it as a responsibility and burden on them, whereas females want to prove themselves, and mostly they do it by their choice without any compulsion and with more

commitment.

Since $p=.000$ (see Annexure D) which is less than .05 which means that null hypothesis is not accepted. Therefore, H02 (There is no significant difference in Quality of work life with respect to experience among service sector employees) is not accepted. From the annexure 4 it can be concluded that significant difference arises among low experienced and high experienced employees. It could be the reason that higher experienced employees had spent more time with the Organization so they are more comfortable with the working environment, policies, salaries, benefits etc. Bolhari Alireza et al. (2011) also found relation between work experience and QWL.

Since $p=.000$ (see Annexure E) which is less than .05 which means that null hypothesis is not accepted. Therefore, H03 (There is no significant difference of Quality of work life with respect to age among service sector employees) is not accepted. Hence there is a significant difference of Quality of work life with respect to age among service sector employees. P. Aranganathan and R. Sivarethinamohan (2012) also found that there is significant association between the respondent's age and various dimensions of overall Quality of Work Life.

Since $p=.000$ (see Annexure F) which is less than .05 which means that null hypothesis is not accepted. Therefore, H04 (There is no significant difference of Quality of work life with respect to income among service sector employees) is not accepted. Difference emerged between high income group and low income group. G. Nasl Saraji and H. Dargahi, (2006) study of Quality of Work Life, conducted in hospital employees that reported that having a good and interesting income is an important issue for a high Quality of Work Life.

Conclusion

Quality relationship between its employees and working environment is essential for smooth running for an organization; Quality of Work Life in an organization plays a vital role for development of efficient and effective employees. The result of the study revealed that age has a positive impact on Quality of Work Life as the older people are having higher degree of Quality of Work Life than Younger. Income of respondent was also found to have significant association with QWL. Experience seemed to affect the QWL of employees, with higher level of QWL shown for higher experienced group. This implies that QWL is stronger among employees that have spent longer period with the same organization. It also points out that female employees perceive better QWL in comparison to male employees.

Suggestions and Implications

Te world economies have recently recovered from recession

blues and the continued restructuring, downsizing and reorganization in the post recession scenario have created havoc for HR managers as they have to struggle with preserving staff morale and job satisfaction . In this scenario, high Quality of Work Life is essential for organizations to continue to attract and retain employees. This is the reason QWL concept has gained momentum recently and researches are going on worldwide to find out inputs for framing effective QWL strategies.

Implications of the study are for the employer of the service sector as provide job security and additional rewards to the employees who have spent more time/years in the banks. As salary of senior employees is good in organizations, employees' satisfaction level is also good which results in high QWL. Salary structure of junior employees is comparatively low hence; they look for opportunities elsewhere and leave the job. Therefore, organizations have to improve salary structure of junior level employees. Higher authority should encourage for employee participation in management, grievance-handling procedure , Communication , Quality Circles , Recognition and Rewards, Job Security , Job design to improve QWL. The research will be helpful in understanding the current position of the banks and to adopt strategy to increase the employee satisfaction level based on the internal facilities of the banks. This research can be further used to evaluate the facilities provided by the management towards the employees. Employees perceiving low Quality of Work Life should be identified and involved in organizational problem solving and decision making. Major research project should be taken to facilitate good Quality of Work Life, performance and effectiveness of the employees.

The study has provided 'new vistas' for further research in a promising way. The study can be extended to identify the pattern of relationship among different dimensions of QWL of service sector employees. QWL other professionals like manufacturing industry employees and scientists can be explored and compared with that of service sector employees.

Limitations

The present research has certain limitations attached with it. However future studies can overcome these limitations by taking underlined suggestions into consideration.

The first limitation is related to the size of sample studied. A sample of 508 respondents is not considered large enough to generalize the findings of the study and to reach on some definite conclusions about the relationship between the variables studied. A larger sample would be more appropriate which may facilitate in validating the findings.

Second, the sample has been chosen from Indore and nearby areas, and so it still needs to be explored whether the

findings of this study can be replicated in a different geographical area for further verification and generalization.

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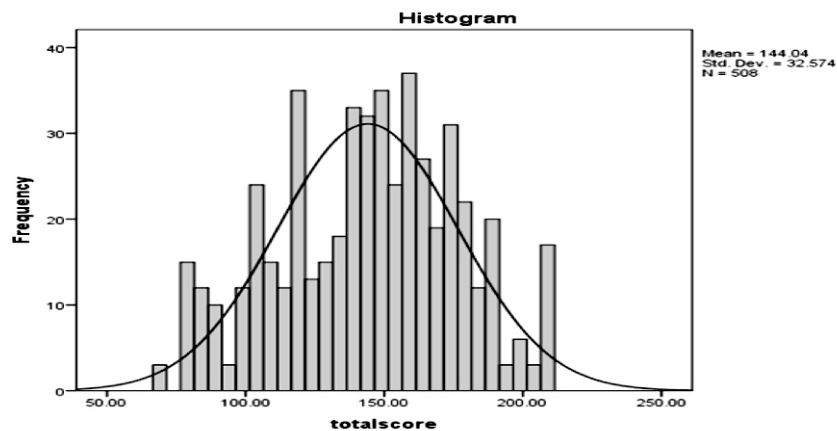
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**Appendix Annexure A
Table 2**

		totalscore
N		508
Normal Parameters ^{a,b}	Mean	144.0374
	Std. Deviation	32.57437
	Absolute	.057
Most Extreme Differences	Positive	.039
	Negative	-.057
Kolmogorov-Smirnov Z		1.292
Asymp. Sig. (2-tailed)		.071

a. Test distribution is Normal.
b. Calculated from data.

Graph 1.1 Showing Normality test



**Annexure B
Reliability Statistics**

Cronbach's Alpha	N of Items
.971	45

**Annexure C Table 4.1
Group Statistics**

	Gender	N	Mean	Std. Deviation	Std. Error Mean
totalscore	Female	278	146.6906	33.47058	2.00743
	Male	230	140.8304	31.22900	2.05918

**Table 4.2
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
Equal variances assumed	3.923	.048	2.024	506	.043	5.86021	2.89467	.17317	11.54726
totalscore Equal variances not assumed			2.038	498.716	.042	5.86021	2.87576	.21011	11.51031

**Annexure D
Table 5.1
Descriptives totalscore**

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
up to 10 years	223	130.3677	29.73561	1.99124	126.4436	134.2919	69.00	195.00
10-20 years	130	150.8154	32.60541	2.85968	145.1574	156.4733	81.00	209.00
30-40 years	104	155.5096	28.10832	2.75625	150.0432	160.9760	91.00	207.00
40& above years	51	163.1373	29.40205	4.11711	154.8678	171.4067	104.00	208.00
Total	508	144.0374	32.57437	1.44525	141.1980	146.8768	69.00	209.00

**Table 5.2
ANOVA totalscore**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	79934.843	3	26644.948	29.319	.000
Within Groups	458037.446	504	908.804		
Total	537972.289	507			

**Table 5.3: Post Hoc Tests Multiple Comparisons
Dependent Variable: 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	-20.44767*	3.32658	.000	-29.0223	-11.8730
	30-40 years	-25.14190*	3.57965	.000	-34.3689	-15.9149
	40& above years	-32.76954*	4.67921	.000	-44.8308	-20.7083

10-20 years	up to 10 years	20.44767*	3.32658	.000	11.8730	29.0223
	30-40 years	-4.69423	3.96602	.637	-14.9171	5.5287
	40& above years	-12.32187	4.98101	.065	-25.1610	.5173
30-40 years	up to 10 years	25.14190*	3.57965	.000	15.9149	34.3689
	10-20 years	4.69423	3.96602	.637	-5.5287	14.9171
	40& above years	-7.62764	5.15346	.450	-20.9113	5.6560
40& above years	up to 10 years	32.76954*	4.67921	.000	20.7083	44.8308
	10-20 years	12.32187	4.98101	.065	-.5173	25.1610
	30-40 years	7.62764	5.15346	.450	-5.6560	20.9113

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

Annexure E
Table 6.1: Descriptives
totalscore

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
up to 30 years	163	122.3497	29.02479	2.27340	117.8604	126.8390	69.00	195.00
30-40 years	80	149.4500	30.48797	3.40866	142.6652	156.2348	82.00	203.00
40-50 years	171	150.7135	27.98644	2.14018	146.4887	154.9382	91.00	209.00
50 & above years	94	164.8936	26.91942	2.77653	159.3800	170.4072	106.00	208.00
Total	508	144.0374	32.57437	1.44525	141.1980	146.8768	69.00	209.00

Table 6.2: ANOVA
totalscore

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	127521.527	3	42507.176	52.195	.000
Within Groups	410450.763	504	814.386		
Total	537972.289	507			

Table 6.3: Post Hoc Tests
Multiple Comparisons
Dependent Variable: totalscore
Tukey HSD

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
up to 30 years	30-40 years	-27.10031*	3.89565	.000	-37.1418	-17.0588
	40-50 years	-28.36376*	3.12390	.000	-36.4160	-20.3115
	50 & above years	-42.54392*	3.69593	.000	-52.0706	-33.0172
30-40 years	up to 30 years	27.10031*	3.89565	.000	17.0588	37.1418
	40-50 years	-1.26345	3.86553	.988	-11.2273	8.7004

40-50 years	50 & above years	-15.44362*	4.34091	.002	-26.6328	-4.2544
	up to 30 years	28.36376*	3.12390	.000	20.3115	36.4160
	30-40 years	1.26345	3.86553	.988	-8.7004	11.2273
	50 & above years	-14.18017*	3.66418	.001	-23.6250	-4.7353
50 & above years	up to 30 years	42.54392*	3.69593	.000	33.0172	52.0706
	30-40 years	15.44362*	4.34091	.002	4.2544	26.6328
	40-50 years	14.18017*	3.66418	.001	4.7353	23.6250

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

Annexure F
Table 7.1: Descriptives
totalscore

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
upto 20,000 pm	181	127.0829	28.14089	2.09170	122.9555	131.2103	79.00	195.00
20,000 to 30,000 pm	89	145.6180	36.19094	3.83623	137.9943	153.2417	69.00	203.00
30,000 to 40,000 pm	137	150.6569	31.04395	2.65226	145.4119	155.9019	91.00	209.00
40,000 & above pm	101	164.0495	22.44922	2.23378	159.6177	168.4813	118.00	208.00
Total	508	144.0374	32.57437	1.44525	141.1980	146.8768	69.00	209.00

Table 7.2: ANOVA
totalscore

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	98703.893	3	32901.298	37.750	.000
Within Groups	439268.397	504	871.564		
Total	537972.289	507			

Table 7.3: Post Hoc Tests
Multiple Comparisons
Dependent Variable: totalscore
Tukey HSD

(I) Income	(J) Income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
upto 20,000 pm	20,000 to 30,000 pm	-18.53510*	3.82206	.000	-28.3869	-8.6833
	30,000 to 40,000 pm	-23.57406*	3.34321	.000	-32.1916	-14.9565
	40,000 & above pm	-36.96663*	3.66669	.000	-46.4180	-27.5153
20,000 to 30,000 pm	upto 20,000 pm	18.53510*	3.82206	.000	8.6833	28.3869
	30,000 to 40,000 pm	-5.03896	4.01928	.593	-15.3992	5.3212
	40,000 & above pm	-18.43153*	4.29211	.000	-29.4950	-7.3681
30,000 to 40,000 pm	upto 20,000 pm	23.57406*	3.34321	.000	14.9565	32.1916
	20,000 to 30,000 pm	5.03896	4.01928	.593	-5.3212	15.3992
	40,000 & above pm	-13.39257*	3.87184	.003	-23.3727	-3.4124
40,000 & above pm	upto 20,000 pm	36.96663*	3.66669	.000	27.5153	46.4180
	20,000 to 30,000 pm	18.43153*	4.29211	.000	7.3681	29.4950
	30,000 to 40,000 pm	13.39257*	3.87184	.003	3.4124	23.3727

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