
IMPACT OF EMOTIONAL INTELLIGENCE ON JOB SATISFACTION IN BANKING SECTOR

Ms. Amita Kohli¹,

Research Scholar,

Department of Business Administration, Chaudhary Devi Lal University, Sirsa, Haryana

Prof. Sultan Singh²,

Department of Business Administration,

Chaudhary Devi Lal University, Sirsa, Haryana,

(ABSTRACT)

In the present study, an attempt is made to analyze the impact of emotional intelligence on job satisfaction in banking sector in the area of NCR. For this purpose, sample of 150 respondents (bank employees) was taken on the basis of judgement sampling. The primary data were collected with the help of pre-tested structured questionnaire on five point Likert scale i.e. Strongly Disagree (SD), Disagree (D), Neutral (N), Agree (A) and Strongly Agree (SA). Besides questionnaire, interviews and discussion techniques were also used to unveil the required information. On the other hand, the secondary data were collected from research journals, books and websites, etc. For coding and editing the data, weights were assigned in order of importance i.e. 5 to Strongly Agree (SA), 4 to Agree (A), 3 to Neutral (N), 2 to Disagree (D) and 1 to Strongly Disagree (SD). Further, Mann-Whitney U-test and Kruskal-Wallis H-test were used to test the hypotheses and validate the results. It is concluded that the males have given the 1st rank to policy of reward and recognition to employees (Mean Rank=84.79), whereas females have given the 1st rank to availability of medical facility (Mean Rank=80.85). Further, the respondents of age group of 31 - 40 years ranked providing clear direction and effective feedback to employees (Mean Rank=98.05) at the first place, whereas the respondents above 50 years (Mean Rank=90.66) and 41 - 50 years (Mean Rank=89.35) put the employees have to work overtime at the first place. However, the respondents of the age group of 21 - 30 years given the top rank to future of the organisation (Mean Rank=75.60). Further, the respondents having other qualification have given the 1st rank to equal treatment among the employees (Mean Rank=110.75), whereas the respondents having professional qualification ranked the availability of medical facility (Mean rank=102.55) at the first place, graduates to job satisfaction (Mean Rank=89.15) and post-graduates to conducive working environment (Mean rank = 79.31). It is recommended that the tests related to EI should be conducted and their results should be used for promotions, staff reviews, recruitment and training, etc. to make the management practices more reliable and realistic. Development of the skills of employees like communication skills, logical skills, creative skills, management skills, etc. should be focused. The programmes to improve the emotional intelligence should be organized for bringing out the best from the employees. Job security must be given to them, and terms and conditions related to retirement must be made clear to retain them, managing the change effectively and

Keywords: *Emotional Intelligence, Job Satisfaction, Sentiments, Reward, Recognition.*

Introduction

The term 'Emotional Intelligence' (EI) is a popular term in the present day world and widely used almost everywhere, even in places where it is quite inappropriate. A lot of academic research is currently focused in the area of emotional intelligence and analyzing its influence on individual's performance in personal and professional life. EI has come into its own as one of the most popular psychological concepts of the last decade (www.shodhganga.inflibnet.ac.in). It has been used as an umbrella term that comprises elements such as 'soft skills', 'people skills', and a general ability to cope with life's demands (*Benazir et al., 2014*). In other words 'Emotional intelligence gives you a competitive edge'. It has been argued around the world that having great intellectual abilities may make you a superb fiscal analyst or legal scholar, but a highly developed emotional intelligence will make you a candidate for CEO or a brilliant trial lawyer (*Ugwu, 2011*). The word emotional intelligence was originally coined by Peter Salovey and John Mayer to describe qualities like understanding one's own emotions, empathy 'for feelings of others', and managing one's emotions (www.emotionalintelligencecourse.com).

Job satisfaction is a general expression of workers' positive attitudes built up towards their jobs. Workers maintain an attitude towards their jobs as a result of diverse features of their job, social status that they have gained about their jobs and experiences in their job environment (*Celik, 2011*). This attitude can be also negative towards work. If the economic benefits, social status, job's own specific characteristics and job expectation employees hoped, are appropriate for employees' desires, there is job satisfaction (*Masouleh et al., 2013*). Positive attitudes of employees towards the whole business environment as a result their experiences of work environment are called job satisfaction (*Celik, 2011*). The general concept suggests the worker with excellent emotional intelligence could only enjoy the higher level of job satisfaction. The common belief is that the people blessed with greater emotional intelligence are capable of formulating strategies to apprehend the probable perplexing situations resulting in anxiety. On the other hand people with mediocre emotional intelligence will not be quite capable of surmounting the frustrated instances. Further, in peer settings, workers with excellent EI are expected to dominate the emotions of the people around in a way that they will be able to put all their energies into their own work and to make others getting enthusiastic. There are numerous causes why employees' EI may impact on job satisfaction. Interpersonally, the understanding of emotions and regulatory processes linked with EI are anticipated to assist peoples' communal affiliations therefore influencing the experience of sentiments and anxiety in work setting. Intra-personally, recognizing and utilizing the emotions and comprehending personal emotions can guide an employee to monitor anxiety and unhealthy emotions so that he could produce cent percent. Various studies about the relationship between emotional intelligence and Job satisfaction have inked diversified conclusions (*Ashraf et al., 2014*).

Review of Literature

The articles on various aspects of impact of emotional intelligence on job satisfaction appeared in different journals are restrictive in nature and do not exhibit a comprehensive viewpoint. *Azeem (2010)* observed the nature of relationships of demographic factors (age and job tenure) and job satisfaction facets with organizational commitment. The study found a moderate significant positive relationship among job satisfaction facets, demographic factors, and organizational commitment. Supervision, pay, overall job satisfaction, age, and job tenure were the significant predictors of organizational commitment. *Ulutas et al. (2012)* revealed a significant positive relationship between emotional intelligence and internal satisfaction. This study considered

emotional intelligence as a multi-dimensional construct and compares the effects of these dimensions on job satisfaction and job performance. It was found that the employees with high emotional recognition are more likely to have higher levels of internal job satisfaction. *Trivellasa et al. (2013)* found the strong relationships among Emotional Intelligence (EI), Job Satisfaction (JS) and Turnover Intentions (TI). More specifically, among the four EI dimensions, only SEA and UOE exerted significant positive impacts on employees' satisfaction with personal development, while they also influenced negatively turnover intentions. Interestingly, the other two EI components *i.e.* OEA and ROE failed to verify any relationship with JS and TI. *Arora (2014)* revealed that all factors of emotional intelligence were significantly correlated to each other except interpersonal conflict management. Level of emotional intelligence does not differ across gender and age of the leaders. The study recommended the improvement in developing leaders' capacity for empathy. If one lacks empathy, they can cut themselves off at the knees in many kinds of negotiations at the time of conflict resolution. It was concluded that the emotional stability and emotional intelligence are important factors for organizational leadership. *Khambayat et al. (2015)* found that the employees with higher emotional intelligence have higher job performance. The objective of the study was to identify whether emotional intelligence and managerial effectiveness is related or not. The basic assumption behind the study was to recognize the contribution of different authors in the context of managerial effectiveness and its relationship with emotional intelligence. The study suggested that employees with high emotional intelligence are more adept at using their emotions to facilitate job performance.

Problem Statement

The foregoing review of literature and other articles reviewed which could not be cited here reveals that no concerted efforts were made to analyze the level of employees EI and its impact on job satisfaction in NCR, therefore present study is undertaken. The results of the study are expected to be highly useful to the researchers interested in the field of study and to the management and policy makers in banking sector in devising their strategies to deal with the problems arising from job satisfaction and emotional intelligence in different sectors.

Scope of the Study

The present study is confined to know the impact of emotional intelligence on job satisfaction of the employees in banking sector in the area of North Capital Region (NCR) of India.

Objective of the Study

The study aims to analyze the gender-wise, age-wise and qualification-wise impact of emotional intelligence on job satisfaction.

Research Hypotheses

- H₀₁:** There is no significant difference among the respondents viewpoint towards gender-wise impact of emotional intelligence on job satisfaction.
- H₀₂:** There is no significant difference among the respondents viewpoint towards age-wise impact of emotional intelligence on job satisfaction.
- H₀₃:** There is no significant difference among the respondents viewpoint towards qualification-wise impact of emotional intelligence on job satisfaction.

Sample Profile

The population for the present study is the banking sector of NCR in India. The sample size for the present study is 150 respondents selected on the basis of judgment sampling. Out of 150 respondents 91 are males and 59 are females, 62 are between the age of 21 - 30 years, 40 are between the age of 31 - 40 years, 20 are between the age of 41 - 50 years and 28 are having the age above 51 years, 59 are graduates, 79 are post-graduates, 10 are having the professional qualification and 2 are having the qualification other than graduation, post-graduation and professional.

Data Collection

The present study is of exploratory-cum-descriptive in nature. Accordingly, the primary as well as secondary data were used. The primary data were collected with the help of pre-tested structured questionnaire on five point Likert scale *i.e.* Strongly Disagree (SD), Disagree (D), Neutral (N), Agree (A) and Strongly Agree (SA). 250 questionnaires were distributed among the respondents and out of which only 150 were found complete and useful for further analysis. Besides questionnaire, interviews and discussion techniques were also used to unveil the required information. On the other hand, the secondary data were collected from research journals, books and websites, *etc.*

Data Analysis

The collected data were analyzed through various descriptive and confirmatory statistical techniques. For coding and editing the data, weights were assigned in order of importance *i.e.* 5 to Strongly Agree (SA), 4 to Agree (A), 3 to Neutral (N), 2 to Disagree (D) and 1 to Strongly Disagree (SD). The collected data were analyzed with the help of PASW (20.0 version). Further, Mann-Whitney U-test and Kruskal-Wallis H-test were used to test the hypotheses and validate the results of the study. The reliability of the scale administered to the employees of banks for the collection of data is evaluated by calculating the score of Cronbach's alpha coefficient, which is 0.915 at 5 percent level of significance. As the value is above 0.7, therefore the scale can be considered reliable.

RESULTS AND DISCUSSIONS

Gender-wise, age-wise and qualification-wise analysis of respondents regarding the impact of emotional intelligence on job satisfaction is given in Table 1 (A) and (B).

Gender-wise Analysis

Most of the female respondents have given the first rank to availability of medical facility (Mean Rank=80.85), followed by improves communication (Mean Rank=80.69), availability of retirement schemes (Mean Rank=78.80), providing clear direction and effective feedback to employees (Mean Rank=78.36), high job satisfaction (Mean Rank=77.19), increase in growth opportunity (Mean Rank=75.78) and fair compensation (Mean Rank=75.67). On the other hand, most of the males ranked the policy of reward and recognition to employees (Mean Rank=84.79) at first place, followed by provision of regular performance appraisal of employees (Mean rank=81.73), employees have to work overtime (Mean rank=81.60), future of the organisation

(Mean rank=81.08), feeling of job security (Mean rank=80.81), conducive working environment (Mean rank=80.34), equal treatment among the employees (Mean rank=80.14), conduct business in an open and honest manner (Mean rank=79.85), follow unbiased approach toward gender (Mean rank=79.24), availability of holiday allowance (Mean rank=79.12), treating employees with respect and dignity (Mean rank=77.45) and adequate vacation to employees (Mean rank=76.25). Statistically, the gender-wise results of Mann-Whitney U-test show that there is a significant difference among the respondents towards the policy of reward and recognition to employees ($p=0.00$), future of the organisation ($p=0.03$), provision of regular performance appraisal of employees ($p=0.01$) at 5 percent level of significance, therefore the null hypothesis (H_{01}) is rejected.

Age-wise Analysis

The respondents between the age group of 31 - 40 years have given the first rank to providing clear direction and effective feedback to employees (Mean rank=98.05), followed by treating employees with respect and dignity (Mean rank=96.73), increase in growth opportunity (Mean rank=96.40), policy of reward and recognition to employees (Mean rank=95.20), availability of holiday allowance (Mean rank=94.48), availability of medical facilities (Mean rank=92.09), follow unbiased approach toward gender (Mean rank=90.61), availability of retirement schemes (Mean rank=86.70), conducive working environment (Mean rank=86.48), improves communication (Mean rank=84.20) and future of the organisation (Mean rank=75.75), whereas the respondents above 51 years of age given the highest rank to employees have to work overtime (Mean rank=90.66), followed by adequate vacations to employees (Mean rank=88.70), feeling of job security (Mean rank=85.46), conduct business in an open and honest manner (Mean rank=85.14), equal treatment among employees (Mean rank=84.75), high job satisfaction (Mean rank=83.54), provision of regular performance appraisal of employees (Mean rank=83.21) and fair compensation (Mean rank=82.96). However, the respondents of age group of 41 - 50 years given the 1st rank to employees have to work overtime (Mean rank=89.35), followed by feeling of job security (Mean rank=84.83) and treating employees with respect and dignity (Mean rank=81.50), whereas the respondents of age group of 21- 30 years have given the highest rank to future of the organisation (Mean rank=75.60), followed by conducive working environment (Mean rank=72.97) and fair compensation (Mean rank=72.19). Statistically, the age-wise results of Kruskal-Wallis H-test show that there is a significant difference among the respondents towards the increase in growth opportunity ($p=0.00$), policy of reward and recognition to employees ($p=0.00$), follow unbiased approach toward gender ($p=0.01$), treating employees with respect and dignity ($p=0.00$), providing clear direction and effective feedback to employees ($p=0.00$), availability of holiday allowance ($p=0.00$), employees have to work overtime ($p=0.02$), availability of medical facility ($p=0.01$), feeling of job security ($p=0.03$) and retirement schemes ($p=0.02$) at 5 percent level of significance, therefore the null hypothesis (H_{02}) is rejected.

Qualification-wise Analysis

The respondents having other qualification have given the highest rank to equal treatment among the employees (Mean rank=110.75), followed by provision of regular performance appraisal of employees (Mean rank=97.00) and treating employees with respect and dignity (Mean rank=96.00), whereas respondents having the professional qualification have given the highest rank to availability of medical facility (Mean rank=102.55), followed by fair compensation (Mean rank=93.00) and perceive future of the organisation (Mean rank=90.75). However, respondents having graduation qualification have given the 1st rank high job satisfaction (Mean rank=89.15), followed by availability of retirement schemes (Mean

rank=86.94), conduct business in an open and honest manner (Mean rank=83.13), improves communication (Mean rank=79.56), providing clear direction and effective feedback (Mean rank=78.96), follow unbiased approach toward gender (Mean rank=78.36) and employees have to work overtime (Mean rank=77.18), whereas post-graduates respondents have given the 1st rank reward and recognition to employees (Mean rank=77.87), followed by increase in growth opportunity (Mean rank=77.34) and providing clear direction and effective feedback (Mean rank=77.54). Statistically, the age-wise results of Kruskal-Wallis H-test show that there is a significant difference among the respondents towards the job satisfaction level ($p=0.00$), feeling of job security ($p=0.01$) and availability of retirement schemes ($p=0.01$) at 5 percent level of significance, therefore the null hypothesis (H_{03}) is rejected.

Conclusions and Policy Implications

It is concluded that the females have given the first rank to availability of medical facility (Mean Rank=80.85), whereas the males have given the first rank to policy of reward and recognition to employees (Mean Rank=84.79). Further, graduate respondents have given the first rank to high job satisfaction (Mean rank=89.15), followed by post-graduates who have given the first rank to policy of reward and recognition to employees (Mean rank=77.87). However, respondents having professional qualification have given the highest rank to availability of medical facility (Mean rank=102.55). It is recommended that the tests related to EI should be conducted and their results should be used for promotions, staff reviews, recruitment and training, *etc.* to make the management practices more reliable and realistic. Development of the skills of employees like communication skills, logical skills, creative skills, management skills, *etc.* should be focused. Programmes to improve the emotional intelligence should be organized for bringing out the best from the employees. Job security must be given to them, and terms and conditions related to retirement must be made clear to retain them, managing the change effectively and improving their engagement and loyalty.

Limitations of the Study and Scope of Further Research

The present study is confined to study the impact of emotional intelligence on job satisfaction of the employees of banks located in NCR only, which may be extended by taking into consideration other attributes like team spirit, resistance to change, turnover, employee potential, *etc.* and covering the wider area to make comparison between national and international level. As the size of sample is restricted to 150 respondents only; therefore study may be conducted with a larger sample for proper generalization of the results to the banking sector.

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Other Related Links

www.emotionalintelligencecourse.com

www.shodhganga.inflibnet.ac.in

S. No.	Statements	N	Gender-wise				Age-wise				Qualification-wise			
			Gender	Mean rank	Mann-Whitney U test		Age (Years)	Mean rank	Kruskal-Wallis H-test (df=3)		Qualification	Mean Rank	Kruskal-Wallis H-test (df=3)	
					Z value	Sign.			Chi-square	Sign.			Chi-square	Sign.
1.	Increase in growth opportunity	150	Males	75.32	0.07	0.944	21 - 30	70.15	16.37	0.001*	Graduation	75.46	1.57	0.665
			Females	75.78			31 - 40	96.40			Post-graduation	77.34		
							41 - 50	69.00			Professionals	66.30		
							Above 50	62.14			Others	50.00		
2.	Conducive working environment	150	Males	80.34	1.94	0.052	21 - 30	72.97	4.84	0.184	Graduation	70.96	2.44	0.486
			Females	68.03			31 - 40	86.48			Post-graduation	79.31		
							41 - 50	71.18			Professionals	68.55		
							Above 50	68.52			Others	93.75		
3.	Policy of reward and recognition to employees	150	Males	84.79	3.49	0.000*	21 - 30	66.67	13.36	0.004*	Graduation	74.89	2.14	0.544
			Females	61.18			31 - 40	95.20			Post-graduation	77.87		
							41 - 50	73.25			Professionals	67.25		
							Above 50	68.52			Others	41.25		
4.	Future of the organization	150	Males	81.08	2.13	0.033*	21 - 30	75.60	1.93	0.586	Graduation	74.42	1.92	0.590
			Females	66.89			31 - 40	78.75			Post-graduation	73.99		
							41 - 50	64.55			Professionals	90.75		
							Above 50	78.46			Others	90.75		

5.	Follow unbiased approach toward gender	150	Males	79.24	1.38	0.166	21 - 30	63.58	11.05	0.011*	Graduation	78.36	0.52	0.914
			Females	69.73			31 - 40	90.61			Post-graduation	73.56		
							41 - 50	75.15			Professionals	75.30		
							Above 50	80.55			Others	68.50		
6.	Treating employee with respect and dignity	150	Males	77.45	0.74	0.459	21 - 30	64.20	18.33	0.000*	Graduation	74.23	0.72	0.868
			Females	72.50			31 - 40	96.73			Post-graduation	76.42		
							41 - 50	81.50			Professionals	71.65		
							Above 50	65.91			Others	96.00		
7.	Providing clear direction and effective feedback to employees	150	Males	73.64	0.68	0.493	21 - 30	68.53	16.84	0.001*	Graduation	78.96	7.57	0.056
			Females	78.36			31 - 40	98.05			Post-graduation	77.54		
							41 - 50	70.08			Professionals	48.45		
							Above 50	62.59			Others	28.00		
8.	Conduct business in an open and honest manner	150	Males	79.85	1.65	0.099	21 - 30	65.36	6.95	0.073	Graduation	83.13	4.19	0.241
			Females	68.79			31 - 40	82.36			Post-graduation	69.37		
							41 - 50	79.70			Professionals	80.45		
							Above 50	85.14			Others	68.00		
9.	Provision of regular performance appraisal of employees	150	Males	81.73	2.40	0.016*	21 - 30	68.05	4.67	0.197	Graduation	78.74	1.43	0.699
			Females	65.89			31 - 40	82.70			Post-graduation	73.16		
							41 - 50	73.40			Professionals	70.55		

							Above 50	83.21			Others	97.00		
10.	High job satisfaction	150	Males	74.41	0.41	0.684	21 - 30	71.44	3.02	0.389	Graduation	89.15	14.86	0.002*
			Females	77.19			31 - 40	80.24			Post-graduation	69.20		
							41 - 50	67.35			Professionals	60.95		
							Above 50	83.54			Others	49.75		

Table - 1 (A) Confirmatory Statistics of Impact of Emotional Intelligence on Job Satisfaction

Source: Survey, * Significant at 5 percent level of significance

Table - 1 (B) Confirmatory Statistics of Impact of Emotional Intelligence on Job Satisfaction

S. No.	Statements	N	Gender-wise				Age-wise				Qualification-wise			
			Gender	Mean rank	Mann-Whitney U test		Age (Years)	Mean rank	Kruskal-Wallis (df=3) H-test		Qualification	Mean Rank	Kruskal-Wallis H-test (df=3)	
					z-value	Sign.			Chi-square	Sign.			Chi-square	Sign.
11.	Organisation provide holiday allowance to employees	150	Males	79.12	1.38	0.169	21 - 30	66.09	12.89	0.005*	Graduation	80.30	2.63	0.453
			Females	69.92			31 - 40	94.48			Post-graduation	71.88		
							41 - 50	69.95			Professionals	81.25		
							Above 50	73.20			Others	48.25		
12.	Employees have to work overtime	150	Males	81.60	2.28	0.023*	21 - 30	67.26	9.26	0.026*	Graduation	77.18	0.611	0.894
			Females	66.08			31 - 40	70.74			Post-graduation	75.39		
							41 - 50	89.35			Professionals	66.30		
							Above 50	90.66			Others	76.50		
13.	Adequate vacations to the employees	150	Males	76.25	0.29	0.772	21 - 30	70.12	4.48	0.214	Graduation	79.64	3.18	0.364
			Females	74.34			31 - 40	73.40			Post-graduation	74.42		
							41 - 50	77.90			Professionals	56.85		
							Above 50	88.70			Others	89.00		
14.	Improves communication	150	Males	72.13	1.27	0.204	21 - 30	71.61	4.58	0.205	Graduation	79.56	1.05	0.789
			Females	80.69			31 - 40	84.20			Post-graduation	73.29		
							41 - 50	63.55			Professionals	70.10		
							Above 50	80.21			Others	70.00		
15.	Fair compensation		Males	75.39	0.04	0.967	21 - 30	72.19	1.52	0.677	Graduation	76.89	3.08	0.380

		150	Females	75.67			31 - 40	76.93			Post-graduation	72.91		
							41 - 50	72.45			Professionals	93.00		
							Above 50	82.96			Others	49.50		
16.	Availability of medical facilities	150	Males	72.03	1.28	0.201	21 - 30	65.85	9.95	0.019*	Graduation	76.71	7.27	0.064
			Females	80.85			31 - 40	92.09			Post-graduation	72.32		
							41 - 50	73.15			Professionals	102.55		
							Above 50	74.84			Others	30.00		
17.	Feeling of job security	150	Males	80.81	2.08	0.038*	21 - 30	64.43	8.85	0.031*	Graduation	85.81	10.95	0.012*
			Females	67.31			31 - 40	81.03			Post-graduation	67.15		
							41 - 50	84.83			Professionals	88.45		
							Above 50	85.46			Others	36.50		
18.	Equal treatment among the employees	150	Males	80.14	1.81	0.070	21 - 30	66.14	6.30	0.098	Graduation	82.86	5.71	0.127
			Females	68.34			31 - 40	81.00			Post-graduation	70.24		
							41 - 50	80.58			Professionals	66.60		
							Above 50	84.75			Others	110.75		
19.	Availability of retirement schemes	150	Males	73.36	0.79	0.427	21 - 30	63.39	9.62	0.022*	Graduation	86.94	11.44	0.010*
			Females	78.80			31 - 40	86.70			Post-graduation	67.24		
							41 - 50	80.13			Professionals	83.65		
							Above 50	83.02			Others	23.50		

Source: Survey, * Significant at 5 percent level of significance