

“Managerial Employees Prospective of Quality of Work Life in Banks”

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ABSTRACT

The success of any organization depends on how it attracts recruits, motivates, and retains its workforce. Thus, organizations are required to retain employees by addressing their work life issues. Quality of Work Life refers to the favorableness and unfavorableness of a job environment for the individual. **Purpose:** This research work aimed at exploring the key factors affecting Quality of Work Life of Managerial employees of Banks in Indore. **Design and Methodology:** The study is broadly based on primary data collected from a sample of 150 respondents by using convenient sampling from employees of Banks in Indore. Collected data was analyzed by using ANOVA and t-test with the help of SPSS. **Results** – The study reveals that there is no significant impact of experience, age, gender, income and Managerial employees QWL. Managerial employees of Private and Nationalized Banks enjoy same level of QWL. **Implications-** Quality of work life covers various aspects under the general umbrella of supportive organizational behavior. This research can be further used to evaluate the facilities provided by the management towards the employee and also helps in manipulating the basic expectation of the employees.

Keywords: Quality of work life, Managerial Employees, Banks, Gender, Income, Age, Experience.

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1. Introduction: Quality of work life (QWL)

Quality of work life: (QWL) Quality of work life (QWL) refers to the level of happiness or dissatisfaction with one's career. Those who enjoy their careers are said to have a high quality of work life, while those who are unhappy or whose needs are otherwise unfilled are said to have a low quality of work life. The term “Quality of Work Life” has appeared in Research Journals and press in USA only in 1970's. **The term quality of work life was introduced by Louis Davis.** Quality of work life (QWL) is a philosophy, a set of principles, which holds that

people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect (**Straw & Heckscher 1984**). According to **Suttle** -“Quality of Work Life is the degree to which members of a work organization are able to satisfy important personal needs through their experiences in the organization.”

Quality of Work Life refers to the degree to which employees of an organization are able to satisfy important personal needs through their experiences. Unless good Quality of Work Life is provided, the employees will not be motivated towards work. QWL covers economic, psychological, organizational and social aspects of work life. Quality of Work Life is a process in which organizations recognize their responsibility to develop job and working conditions that are excellent for the employee and organization. The concept of Quality of Work Life deals with the issue of how rewarding or satisfying the time spent in the workplace is. As such, Quality of Work Life may reflect working conditions and contextual issues such as relationships with work colleagues and the intrinsic satisfaction of the job itself.

2. Review of literature

There are some studies related to Managerial level employees. Some of these are, **Sinha Chandranshu (2012)** in his study focused on employees holding middle managerial positions in various organizations and found the factors of quality of working-life experiences in organizations. The three emerging factors were “relationship-sustenance orientation”, “futuristic and professional orientation” and “self-deterministic and systemic orientation” were found. **Wyatt Thomas and Chat Yue Wah (2001)** examined the perception of Quality of Work Life with a sample size of 332 managerial executives. Results from Factor analysis suggest four dimensions, which are named Favorable Work environment, Personal growth and Autonomy, Nature of job and Stimulating opportunities and Co-workers. The overall findings support the conceptualizations of factors involved in perception of Quality of Work Life. **Gilgeous (1998)** studied Quality of Work Life of manufacturing managers. Their views were found as contrasted with those expressed in the current literatures and it was therefore concluded that the manufacturing managers believe themselves to be adequately valued, remunerated and motivated by their organizations. However, it was also found that the levels of esteem and job satisfaction, although satisfactory, could be improved through greater

empowerment. **Karrir and Khurana (1996)** in their study found a significant correlations of Quality of Work Life of managers from three sectors of industry viz., Public, Private and Cooperative, with some of the background variables (education qualification, native/migrant status, income level) and with all of the motivational variables like job satisfaction and job involvement. **Ghosh (1993)** conducted a study to find out the factors that will help to improve the Quality of Work Life at micro level with the objectives of developing tools for evaluation of Quality of Work Life. The finding is that the core determinant of Quality of Work Life in an organization is the management's perception of Quality of Work Life in affecting the organization's effectiveness. **Cooper (1983)** explored that managers 'perception of Quality of Work Life policies on commitment are positive. Interviews with managers in 83 organizations revealed that 68 percent thought that if Quality of Work Life is improved, motivation and commitment increased.

There are some studies related to Private and Nationalized Banks. **Dhamija Pavitra and Singla Anju(2012)** attempted an study to examine the relationship between Quality of Work Life and Job Satisfaction of bank employees (public and private banks) located at Chandigarh, found that there is a positive relationship between Quality of Work Life and job satisfaction. **Esra Zeynel (2012)** in his study "The effects of work motivation in Quality of Work Life : A study on banking sector", revealed that there is a significant relationship between motivational tools and Quality of Work Life. **Sabarirajan A. and Geethanjali N. (2011)** in their study of "A Study on Quality of Work Life and Organizational Performance among the Employees of Public and Private Banks in Dindigul" found perfect positive relationship between Quality of Work Life and performance of employees in both the sectors. **Madhu et al. (2011)** in their study observed the various factors decisive to the Quality of Work Life of Bank employees of Private Sector and Public sector Bank Employees. Factors such as Designation, Age and family arrangement, Duration of service, Remuneration, Rewards and Recognition, working under good leadership and career growth are positively correlated with various other factors such as availability of leave, condition which allow 'Being productive', good support from staff, good interaction with Manager at the time of change and good balance between objectives and performance. **Dzeba, Ana (2011)** investigated the differences in the Quality of Work Life among Croatian employees in the private and public sector. They found that the Quality of Work Life is higher in the private sector than in the public sector. Their study showed that the following aspects of the Quality of

Work Life are higher in the private sector: advancement prospects, good and fair pay capable management, favorable working conditions and participation in decision making. Aspect of job security is higher in the public sector. The aspects of advancement prospects, good pay and participation in decision making regarding the choice of coworkers and when to take a vacation are higher in the private sector while aspects of job security and interesting job are higher in the public sector. They finally concluded that the Quality of Work Life is higher in the private sector and that there is still room for improvement of Quality of Work Life in the public sector. **Hoque and Rahman (1999)** conducted a study to assess and compare the Quality of Working Life of industrial workers of organizations of public and private nature in Bangladesh (Dhaka) and to measure whether there is any significant relationship among Quality of Work Life, job behavior and demographic variables of the workers. The results revealed that the private sector workers perceived significant and higher Quality of Work Life than their counter parts in the public sector. Quality of Work Life has significant correlation with performance and negative correlation with absenteeism and accident. **Trivedi and Chundvat (1991)** in their combined effort studied the Quality of Work Life with special reference to banking industry focusing on the positive and negative attitude of workers regarding the work environment. **Sekaran Uma (1985)** has examined the Quality of Work Life in the Indian (Nationalized) banking industry as perceived by organizational members at different organizational levels and in different job positions. She found that Quality of Work Life in the banking profession is not high. The recruitment of overqualified personnel for rather routine job, inequitable reward system which demotivate the better performing employees, frustration experienced due to lack of alternative job avenues, scarce chance of promotion, alienation from work etc. are pointed out as the reasons for poor Quality of Work Life in banks. The study suggests that greater decentralization, more autonomy, power and control will facilitate the individual banks to recruit the right people, design the jobs as best, and reward employees based on performance and thus enhance the Quality of Work Life in banks.

There are some studies related to demographic variables and Quality of Work Life. **Zulkarnain Amin (2013)** investigated an integrative of Quality of work life in public service employee and revealed that personal factor such as; employees' age, sex, educational level, length of service and marital status were correlated significantly to quality of work life. In another study of **Tabassum et al. (2011)** revealed that a significant difference exists between male and female employees Quality of Work Life.

3. Objectives of the study

- To study the Quality of work life with respect to gender among Managerial employees of Nationalized and Private Banks.
- To study the Quality of work life with respect to experience among Managerial employees of Nationalized and Private Banks.
- To study the Quality of work life with respect to age among Managerial employees of Nationalized and Private Banks.
- To study the Quality of work life with respect to income among Managerial employees of Nationalized and Private Banks.
- To study the Quality of work life between Managerial employees of Private and Nationalized Banks.

4. Hypotheses

H₀₁: There is no significant difference in Quality of work life with respect to gender among Managerial employees of Nationalized and Private Banks.

H₀₂ There is no significant difference in Quality of work life with respect to experience among Managerial employees of Nationalized and Private Banks.

H₀₃: There is no significant difference of Quality of work life with respect to age among Managerial employees of Nationalized and Private Banks.

H₀₄: There is no significant difference of Quality of work life with respect to income among Managerial employees of Nationalized and Private Banks.

H₀₅ – There is no significant difference in Quality of work life between Managerial employees of Private and Nationalized Banks.

5. Research methodology

Research type: Exploratory

Universe: Managerial Employees of Nationalized and Private Banks of Indore District.

Sample size: 150 employees

75: Nationalized bank employees

75: Private bank employees

Sampling Technique: Convenient

Tool for data collection:

Scale of QWL has been used for data collection which was developed by Dr. Santosh Dhar, Dr. Upinder Dhar and Dr. Rishu Roy. Reliability and Validity of the scale is 0.89 and 0.94 respectively.

Tool for data analysis In this study, 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.

6. Results and discussion

Normality and Reliability

Most statistical tests assume that the data are normally distributed hence there is a necessity to check the distribution. 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(.083) (see **annexure 1**). 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 (.952) (see **annexure 2**) which is excellent.

Since $p = .717$ (see **annexure 3**) which is greater than .05 which means that null hypothesis is accepted. Therefore, H_{01} (There is no significant difference in Quality of work life with respect to gender among Managerial employees of Nationalized and Private Banks) is accepted. Hence, it may be concluded that Quality of work life is same irrespective of gender in

Managerial employees of Nationalized and Private Banks. While gender does not make any difference in level of QWL may be the reason that today every one irrespective of gender work for the family .Even in modern society and corporate man and woman both are having equal responsibilities and authorities, so gender hardly matters in level of QWL. Since study was conducted in banks where salary structure, facilities , non monetary benefits ,working hours , employees development programs etc. are same irrespective of gender . This could be the reason that level of Quality of work life of man and woman are almost same. **J. Schoepke, P. L. T. Hoonakker and P. Carayon (2004)** identified in his research in an IT workforce in five companies that no significant relation was found between gender and QWL. **Alireza Bolhari et al. (2011)** studied the level of Quality of Work Life of information technology staffs and investigated the relationship between quality of work life and found that no significant relation between gender and QWL. **G. Balachandar et al. (2013)** also found that there is no significant difference between male and female category officers with respect to their quality of work life in Insurance Company.

Since $p=.767$ (see **annexure 4**) which is greater than .05 which means that null hypothesis is accepted. Therefore, H_{02} (There is no significant difference in Quality of work life with respect to experience among Managerial employees of Private and Nationalized Banks) is accepted. **Joseph Zakhariya P.J. (1999)** revealed that factors like age, experience, educational qualification, etc. bear no relation to Quality of Work Life. **Chander and Singh (1993)** found that the designation, experience and age did not have any significant impact on Quality of Work Life.

Since $p=.306$ (see **annexure 5**) which is greater than .05 which means that null hypothesis is accepted. Therefore, H_{03} (There is no significant difference of Quality of work life with respect to age among Managerial employees of Private and Nationalized Banks) is accepted. **Samson B. Begas (2012)** also found that was no significant difference in the degree of quality of work life perceived by HEI faculty members in Capiz grouped according to sex, age, marital status, length of service and monthly income. **Natarajan C. and Kiruthika V.(2013)** revealed that there is no significant relationship among the acceptance level of the respondents belonging to different genders, age groups, educational status, monthly salary, length of service and company they belonging to towards factors contributing to Quality of Work Life of employees in select magnesite companies in Salem district.

Since $p=.950$ (see **annexure 6**) which is greater than $.05$ which means that null hypothesis is accepted. Therefore, H_{04} (There is no significant difference of Quality of work life with respect to income among Managerial employees of Private and Nationalized Banks) is accepted. It could be the reason that Managerial employees are having same level of workload, working hours etc. Therefore there is no significant difference in Quality of Work Life irrespective of income. **Samson B. Begas (2012)** in his study of “Quality of work life: its relationship to faculty productivity in higher education institutions in capiz” also found that income has no impact on QWL of employees.

Since $p=.000$ (see **annexure 7**) which is less than $.05$ which means that null hypothesis is not accepted. Therefore, H_{05} (There is no significant difference in Quality of work life between Managerial employees of Private and Nationalized Banks) is not accepted. In the study, it was found that Quality of work life in Nationalized and Private Banks employees differ. The QWL is significantly higher in case of Nationalized Banks Managerial employees than Private Banks Managerial employees. It seems that due to factors like job security and status, employee's exhibit higher level of Quality of work life in Nationalized Banks. As a result Quality of work life 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. Employees of private sector banks perceive that their jobs are not secured. In private sector banks, the environment is highly competitive and job security is based on performance and various other factors. It can be presumed that the employees of public banks enjoy better compensation packages, healthy working environment, sound management policies, more structured job design, and career development prospect compared to the private banks. **Anita, and Subha Rao (1998)** made a comparison of quality of work life in public sector and private sector banks and concluded that quality of work life in public sector and private sector banks differ in certain aspects like economic HRD aspect whereas they had the same degree of agreement in all other aspects of quality of work life. **Ambily, A. S. (2012)**, found that public sector Managerial employees are more satisfied than private sector Managerial employees with respect to Quality of Work Life and public sector Managerial employees are also more satisfied than private sector Managerial employees manufacturing industries in Kerala employees with respect to Quality of Work Life.

7. Conclusion

The result of the study revealed that there is a no significant difference between gender; experiences; age; income and total mean scores of Managerial employees of Nationalized and Private Banks on QWL. Since Managerial employees, equally get benefits of the organization irrespective of gender, experiences, income in banks so both are enjoying same level of Quality of Work Life. It seems that due to factors like job security and status employee's exhibits higher level Quality of Work Life in Managerial employees of Nationalized and Private Banks. As job security is higher of Managerial employees, People respect each other and are willing to help in work-related and other issues, also good relationship exist between peers in banks; so the experience, income, age and gender did not show any significant change in Quality of Work Life of Managerial employees working in Nationalized and Private Banks. QWL will positively nurture a more flexible, loyal, and motivated workforce, which are essential in determining the company's competitiveness. Improved QWL helps to improve the family life of the employees and world also improves the performance of the organization. The quality of work life approach considers people as an asset to the organization rather than the cost. In order to improve standard of living and dignity in the society, and to meet out the increasing family expenses, both men and women prefer to work in the banks. To make them satisfied with the job, money, social environment and physical environment should be perfect at the needed level. Bank is a place where there is enhancement of human dignity. Quality of work life increases the job involvement of officers in Banks.

8. Limitations of the study

- The study was carried out with its own limitations in terms of time and resources, thus, there is a need to testify the results by undertaking similar research work on a larger sample in Banks. The numbers of respondents were 150, which may be small to represent the entire banking employees.
- The study was restricted to Nationalized and Private Banks of Indore Division only.
- The findings of the study are based on the information supplied by the respondents, which might have their own limitations. The responses received from respondents might be prejudiced. Possibility of hiding certain facts on the part of respondents could not be completely ruled out, although all possible effort has been made to elicit authentic information.

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10. Annexures

Annexure 1

One-Sample Kolmogorov-Smirnov Test

		Totalscore
N		150
Normal	Mean	161.33
Parameters ^a	Std. Deviation	25.073
Most Extreme	Absolute Differences	.103
	Positive	.084
	Negative	-.103
Kolmogorov-Smirnov Z		1.262
Asymp. Sig. (2-tailed)		.083

a. Test distribution is Normal.

Annexure 2

Reliability Statistics

Cronbach's Alpha	N of Items
.952	45

Annexure 3

Group Statistics

Gender	N	Mean	Std. Deviation	Std. Error Mean
Totalscore male	113	161.77	25.508	2.400
female	37	159.97	23.984	3.943

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	.132	.717	.377	148	.707	1.797	4.763	-7.615	11.209	
	Equal variances not assumed			.389	64.748	.698	1.797	4.616	-7.422	11.016	

Annexure 4

Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
0-10 years	40	158.02	19.595	3.098	151.76	164.29	118	200
10-20 years	44	161.91	27.806	4.192	153.46	170.36	100	209
20-30 years	46	162.11	27.112	3.997	154.06	170.16	91	208
30 & above years	20	164.85	24.756	5.536	153.26	176.44	104	192
Total	150	161.33	25.073	2.047	157.28	165.37	91	209

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	727.375	3	242.458	.381	.767
Within Groups	92943.618	146	636.600		

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	727.375	3	242.458	.381	.767
Within Groups	92943.618	146	636.600		
Total	93670.993	149			

Annexure 5

Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
0-30 years	18	165.61	15.057	3.549	158.12	173.10	137	200
30-40 years	26	153.12	24.741	4.852	143.12	163.11	100	207
40-50 years	90	162.82	26.639	2.808	157.24	168.40	91	209
50 & above years	16	161.44	24.590	6.147	148.33	174.54	106	188
Total	150	161.33	25.073	2.047	157.28	165.37	91	209

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2284.969	3	761.656	1.217	.306
Within Groups	91386.025	146	625.932		
Total	93670.993	149			

Annexure 6

Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
up to 20,000 pm	4	157.25	11.354	5.677	139.18	175.32	141	166
20,000-40,000 pm	50	161.56	24.010	3.396	154.74	168.38	106	208
40,000-60,000 pm	92	161.11	26.170	2.728	155.69	166.53	91	209
60,000 & above pm	4	167.50	28.781	14.390	121.70	213.30	126	192
Total	150	161.33	25.073	2.047	157.28	165.37	91	209

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.

Between Groups	226.010	3	75.337	.118	.950
Within Groups	93444.983	146	640.034		
Total	93670.993	149			

Annexure 7

Group Statistics

VAR00001		N	Mean	Std. Deviation	Std. Error Mean
Totalscore	Nationalized Managerial	75	170.15	17.115	1.976
	Private Managerial	75	152.51	28.552	3.297

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	24.326	.000	4.589	148	.000	17.640	3.844	10.044	25.236
	Equal variances not assumed			4.589	121.096	.000	17.640	3.844	10.030	25.250