ANALYSIS AND INTERPRETATION

CHAPTER-III

ANALYSIS AND INTERPRETATION

This chapter deals with the analysis and interpretation of the data collected. The study focuses on Job Satisfaction, Perceived Stress and Organisational Commitment among the employees working in select Public Sector Banks. The data collected were analyzed using the following statistical tools:

- Mean
- Standard Deviation
- ANOVA
- Correlation and
- Regression

3.1. DEMOGRAPHIC PROFILE

Table 3.1

Demographic Profile of the Respondents

S. No.	Demographic Factors	Classification	Number of Respondents	Percentage
1.	Age	Up to 30 years	307	54.8
		31 to 50	224	40.0
		Above 50 years	29	5.2
2.	Gender	Male	198	35.4
		Female	362	64.6
3.	Marital Status	Married	353	63.0
		Unmarried	207	37.0
4.	Educational Qualification	Graduates	335	59.8
		Post Graduates	69	12.3
		Others	156	27.9
5.	Experience	Up to 5 years	186	33.2
		5 to 10 years	192	34.3
		More than 10 years	182	32.5
6.	Designation	Clerk	168	30.0
		Sub-Staff	56	10.0
		Officer	224	40.0
		Asst. Manager	56	10.0
		Manager	56	10.0
7.	Monthly Income	Up to Rs.40000	376	67.1
		Rs.40001 to 50000	67	12.0
		More than Rs.50000	117	20.9
	Total		**560**	**100%**

The above table 3.1 reveals that out of five hundred and sixty respondents taken for the study 307 respondents (54.8%) of them belong to the age below 30 years. 362 (64.6%) are female category, 353(63%) are married, 335 (59.8%) are undergraduates, 192 (34.5%) of them are having experience between 5 and 10 years, 224 (40%) are designated as officers and 376 (67.1%) of them are earning less than Rs.40,000 per month.

3.2. PERCEIVED STRESS

Table 3.2

Descriptive Statistics: Perceived Stress among Public Sector Bank Employees

Statement on Perceived Stress	N	Mean	Std. Deviation
In the last month, how often have you been upset because of something that happened unexpectedly?	560	2.44	1.132
In the last month, how often have you felt that you were unable to control the important things in your life?	560	2.36	1.236
In the last month, how often have you felt nervous and "stressed"?	560	2.03	1.206
In the last month, how often have you felt confident about your ability to handle your personal problems?	560	2.59	1.161
In the last month, how often have you felt that things were going your way?	560	2.20	1.128
In the last month, how often have you found that you could not cope with all the things that you had to do?	560	2.76	1.024
In the last month, how often have you been able to control irritations in your life?	560	2.43	1.090
In the last month, how often have you felt that you were on top of things?	560	2.74	0.960
In the last month, how often have you been angered because of things that were outside of your control?	560	2.90	0.857
In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?	560	2.40	1.072

The above table 3.2 reveals that the mean scores for perceived stress statements range from 2.03 to 2.90. The mean score (2.03) for the statement “In the last month, how often have you felt nervous and "stressed"?” is the lowest, and the mean score (2.90) for the statement “In the last month, how often have you been angered because of things that were outside of your control?” is the highest. A higher score indicates a higher level of perceived stress.

Null Hypothesis

H1: Perceived Stress will not vary significantly with variation in demographic factors like age (H1a), gender (H1b), marital status (H1c), education, (H1d), experience (H1e), designation (H1f) and income (H1g) among the employees of Public Sector Banks.

Table 3.3

Perceived Stress among different age groups

Age		**Perceived Stress**
Up to 30 years	Mean	25.18
	N	307
	Std. Deviation	6.988z
31 to 50 years	Mean	24.71
	N	224
	Std. Deviation	6.803
Above 50 years	Mean	22.13
	N	29
	Std. Deviation	6.44
Total	Mean	24.84
	N	560
	Std. Deviation	6.908
F Value		**2.660 (0.071)**

The above table 3.3 shows that the overall mean score for perceived stress ranges from 22.13 to 25.18. The age up to 30 year group had a higher mean score (25.18) for perceived stress than other age groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between perceived stress among different age groups. The obtained F-value is 2.660 and it is not significant. Hence, hypothesis H1a was accepted and it was concluded that there is no statistically significant difference in perceived stress among different age groups.

Graph 3.1

Perceived Stress among different age groups

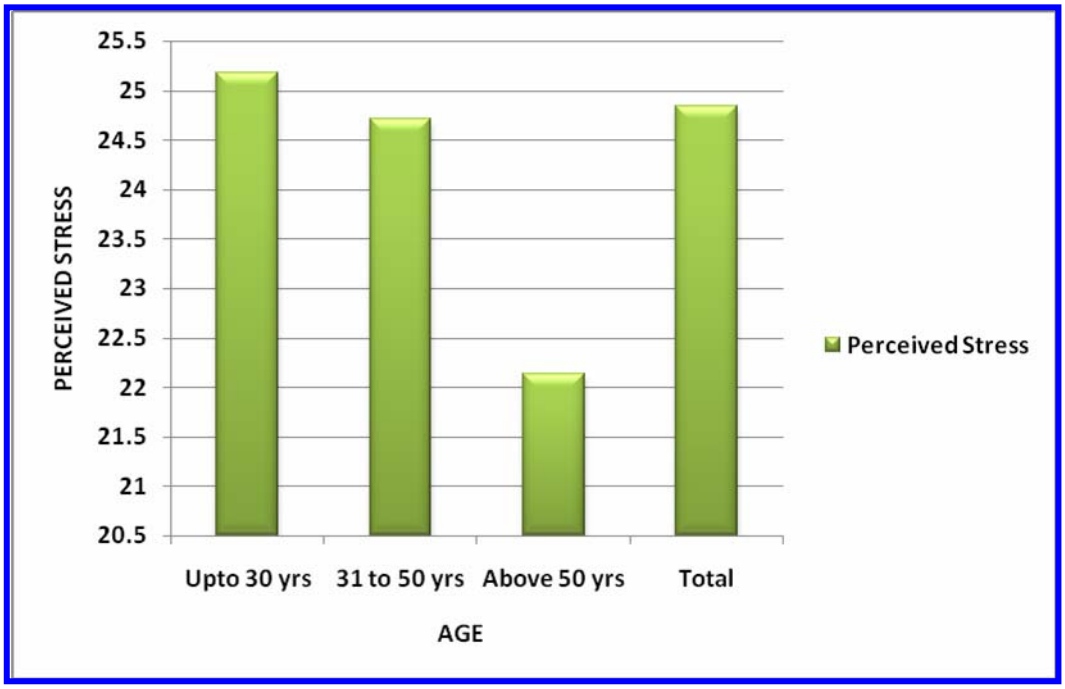


Table 3.4

Perceived Stress among different Gender groups

Gender		**Perceived Stress**
Male	Mean	24.37
	N	362
	Std. Deviation	6.721
Female	Mean	25.70
	N	198
	Std. Deviation	7.175
Total	Mean	24.84
	N	560
	Std. Deviation	6.908
F Value		**4.825 (0.028)**

The above table 3.4 shows that the overall mean score for perceived stress ranges from 24.37 to 25.70. The female group had a higher mean score (25.70) for perceived stress than the male group (24.37). Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between perceived stress among different gender groups. The obtained F-value is 4.825 and it is significant. Hence, hypothesis H1b was rejected and it was concluded that there is a statistically significant difference in perceived stress among different gender groups.

Graph 3.2

Perceived Stress among different Gender groups

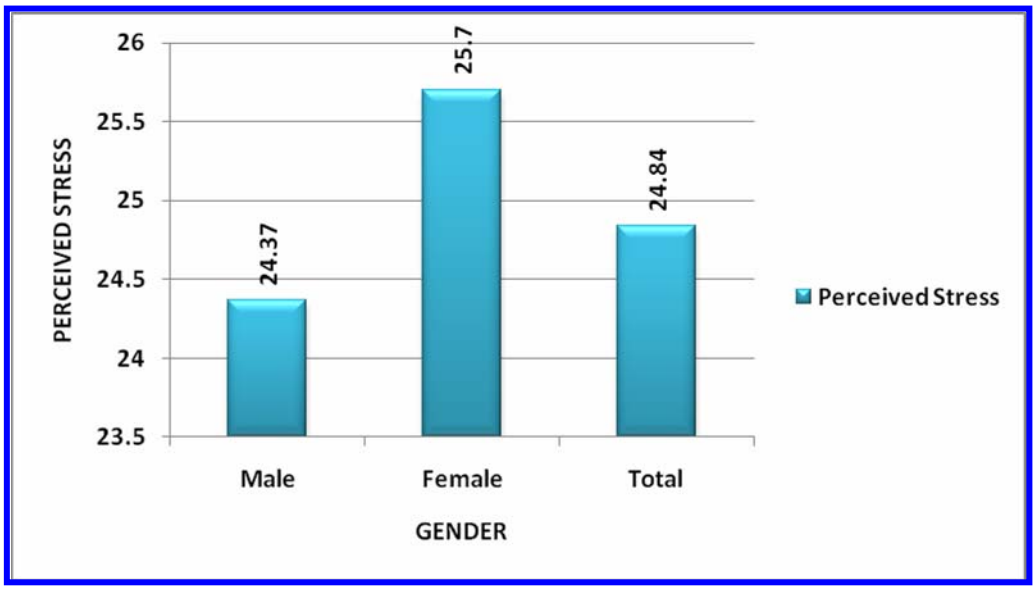


Table 3.5
Perceived Stress among different Marital Status groups

Marital Status		**Perceived Stress**
Married	Mean	24.99
	N	353
	Std. Deviation	6.915
Unmarried	Mean	24.57
	N	207
	Std. Deviation	6.906
Total	Mean	24.84
	N	560
	Std. Deviation	6.908
F Value		**0.476 (0.491)**

The above table 3.5 shows that the overall mean score for perceived stress ranges from 24.57 to 24.99. The married group had a higher mean score (24.99) for perceived stress than the unmarried group (24.57). Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between perceived stress among different marital groups. The obtained F-value is 0.476 and it is not significant. Hence, hypothesis H1c was accepted and it was concluded that there is no statistically significant difference in perceived stress among different marital groups.

Graph 3.3

Perceived Stress among different Marital Status groups

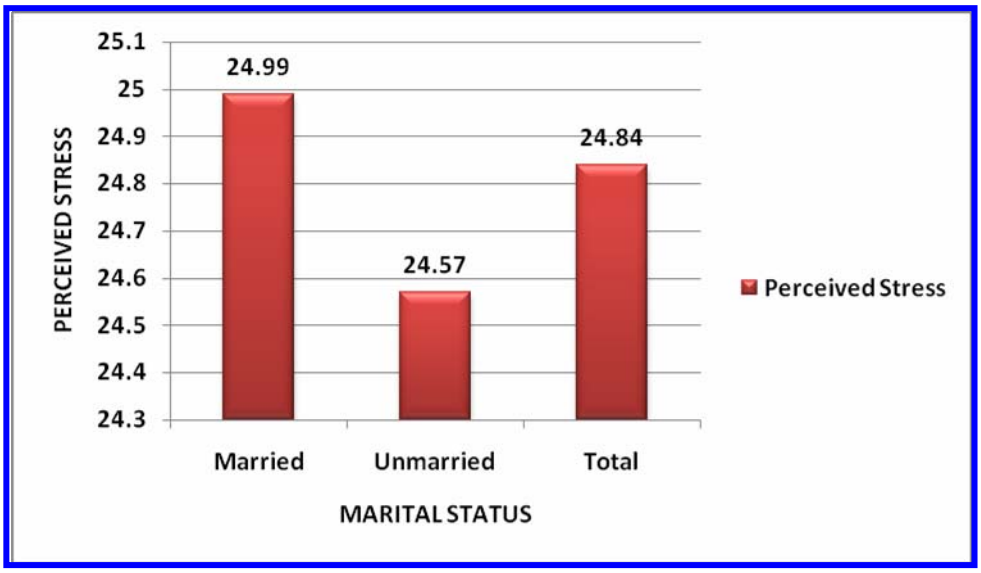


Table 3.6

Perceived Stress among different Education groups

Education		Perceived Stress
Under Graduate	Mean	25.45
	N	335
	Std. Deviation	6.969
Post Graduate	Mean	22.65
	N	69
	Std. Deviation	7.212

Education		Perceived Stress
Others	Mean	24.48
	N	156
	Std. Deviation	6.446
Total	Mean	24.84
	N	560
	Std. Deviation	6.908
F Value		**5.084 (0.006)**

The above table 3.6 shows that the overall mean score for perceived stress ranges from 22.65 to 25.45. The undergraduate group had a higher mean score (25.45) for perceived stress than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between perceived stress among different education groups. The obtained F-value is 5.084 and it is significant. Hence, hypothesis H1d was rejected and it was concluded that there is a statistically significant difference in perceived stress among different education groups.

Graph 3.4

Perceived Stress among different Education groups

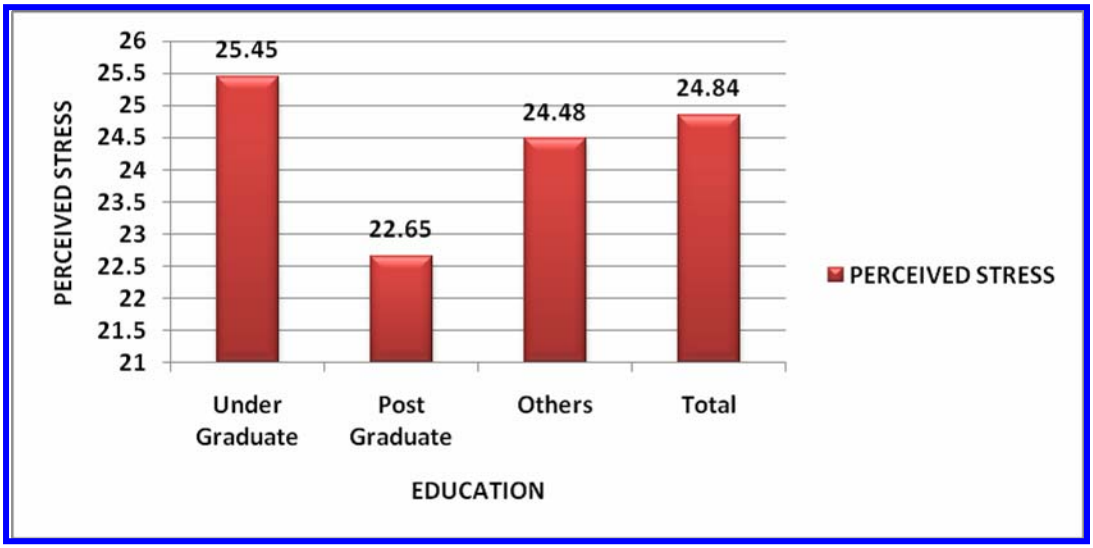


Table 3.7

Perceived Stress among different Experience groups

Experience		**Perceived Stress**
Less than 5 years	Mean	24.60
	N	186
	Std. Deviation	7.816
5 to 10 years	Mean	23.56
	N	192
	Std. Deviation	6.603
More than 10 years	Mean	26.42
	N	182
	Std. Deviation	5.884
Total	Mean	24.84
	N	560
	Std. Deviation	6.908
F Value		**8.388 (0.000)**

The above table 3.7 shows that the overall mean score for perceived stress ranges from 23.56 to 26.42. More than 10 years experience group had a higher mean score (26.42) for perceived stress than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between perceived stress among different experience groups. The obtained F-value is 8.388 and it is significant. Hence, hypothesis H1e was rejected and it was concluded that there is a statistically significant difference in perceived stress among different experience groups.

Graph 3.5

Perceived Stress among different Experience groups

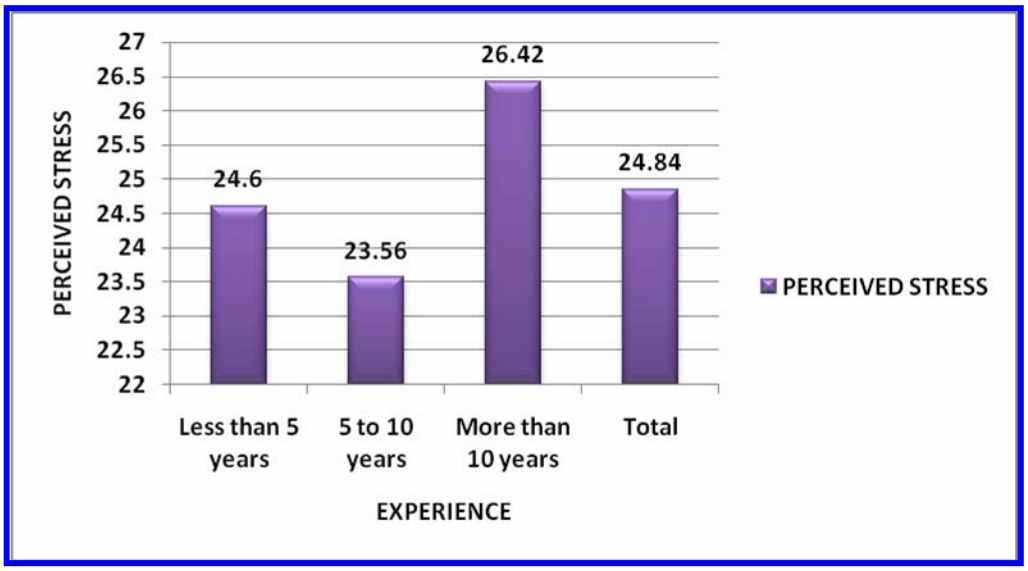


Table 3.8
Perceived Stress among different Designation groups

Designation		**Perceived Stress**
Clerk	Mean	25.88
	N	168
	Std. Deviation	6.787
Sub-Staff	Mean	25.01
	N	56
	Std. Deviation	6.616
Officer	Mean	24.35
	N	224
	Std. Deviation	7.155
Assistant Manager	Mean	23.21
	N	56
	Std. Deviation	6.778
Manager	Mean	25.10
	N	56
	Std. Deviation	6.389
Total	Mean	24.84
	N	560
	Std. Deviation	6.908
F Value		**2.059 (0.085)**

The above table 3.8 shows that the overall mean score for perceived stress ranges from 23.21 to 25.88. The clerical group had a higher mean score (25.88) for perceived stress than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between perceived stress among different designation groups. The obtained F-value is 2.059 and it is not significant. Hence, hypothesis H1f was accepted and it was concluded that there is no statistically significant difference in perceived stress among different designation groups.

Graph 3.6

Perceived Stress among different Designation groups

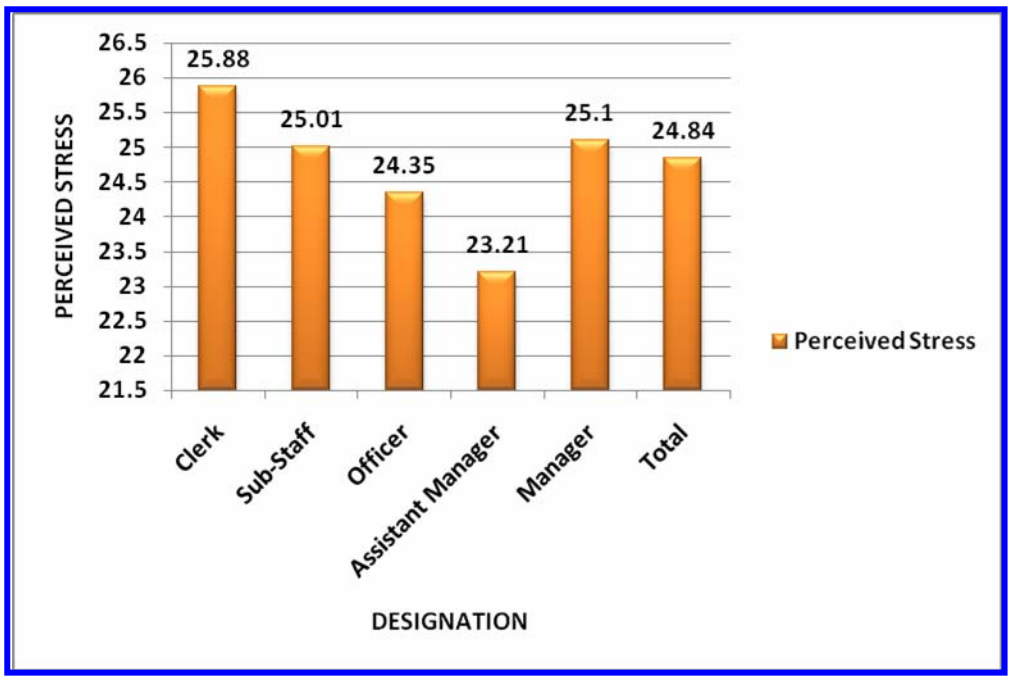


Table 3.9

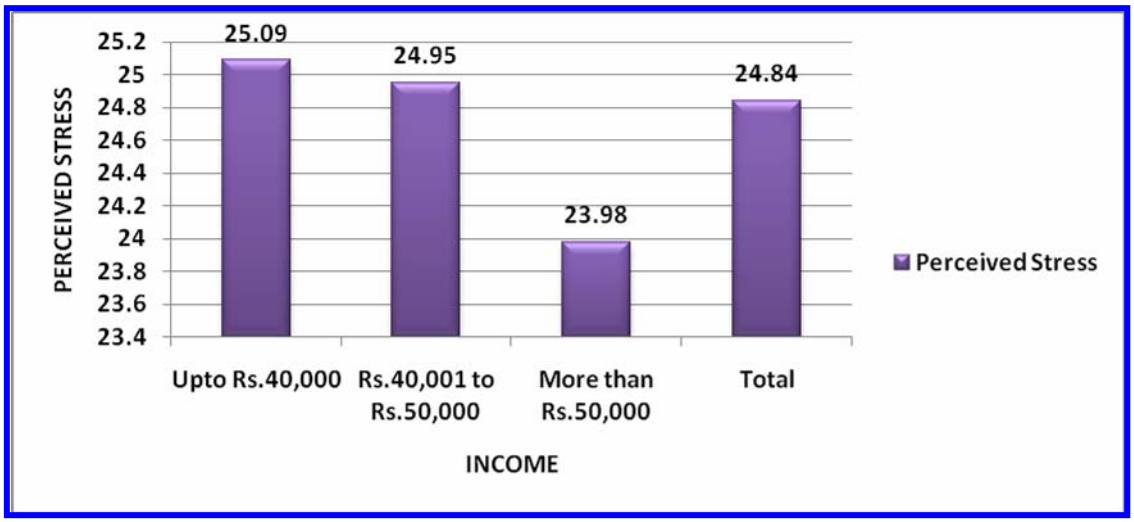
Perceived Stress among different Income groups

Income		**Perceived Stress**
Up to Rs.40,000	Mean	25.09
	N	376
	Std. Deviation	6.880
Rs.40,001 to Rs.50,000	Mean	24.95
	N	67
	Std. Deviation	7.390
More than Rs.50,000	Mean	23.98
	N	117
	Std. Deviation	6.703
Total	Mean	24.84
	N	560
	Std. Deviation	6.70
F Value		**1.157 (0.315)**

The above table 3.9 shows that the overall mean score for perceived stress ranges from 23.98 to 25.09. Income up to Rs.40,000 group had a higher mean score (25.09) for perceived stress than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between perceived stress among different income groups. The obtained F-value is 1.157 and it is not significant. Hence, hypothesis H1g was accepted and it was concluded that there is no statistically significant difference in perceived stress among different income groups.

Graph 3.7

Perceived Stress among different Income groups



3.3. ORGANISATIONAL COMMITMENT

Table 3.10

Descriptive Statistics: Affective Commitment among Bank Employees

Statements of Affective Commitment	N	Mean	Std. Deviation
I would be very happy to spend the rest of my career with this organization.	560	3.80	1.137
I enjoy discussing my organization with people outside it.	560	3.77	1.047
I really feel as if this organization's problems are my own.	560	3.59	1.286
I think that I could easily become as attached to another organization as I am to this one	560	3.68	1.197

Statements of Affective Commitment	N	Mean	Std. Deviation
I do not feel like 'part of the family' in my organization.	560	3.57	1.141
I do not feel 'emotionally attached' to this organization.	560	3.50	1.267
This organization has a great deal of personal meaning for me.	560	4.34	.835
I do not feel a strong sense of belonging to my organization	560	4.11	.884

The above table 3.10 reveals that the mean scores for affective commitment statements range from 3.50 to 4.34. The mean score (3.50) for the statement "I do not feel emotionally attached' to this organization" is the lowest, and the mean score (4.34) for the statement "This organization has a great deal of personal meaning for me" is the highest. A higher score indicates a high level of agreement with the statement.

Table 3.11

Descriptive Statistics: Continuance Commitment among Bank Employees

Statements of Continuance Commitment	N	Mean	Std. Deviation
I am not afraid of what might happen if I quit my job without having another one lined up.	560	3.97	1.156
It would be very hard for me to leave my organization right now, even if I wanted to.	560	3.92	1.185

Statements of Continuance Commitment	N	Mean	Std. Deviation
Too much in my life would be disrupted if I decided I wanted to leave my organization now.	560	3.93	1.071
It wouldn't be too costly for me to leave my organization now.	560	3.74	1.223
Right now, staying with my organization is a matter of necessity as much as desire	560	4.07	1.080
I feel I have too few options to consider leaving this organization.	560	4.02	1.086
One of the few serious consequences of leaving this organization would be the scarcity of available alternatives.	560	4.16	1.037
One of the major reasons I continue to work for this organization is that leaving would require considerable sacrifice. Another organization may not match the overall benefits I have here.	560	3.64	1.339

The above table 3.11 reveals that the mean scores for continuance commitment statements range from 3.64 to 4.16. The mean score (3.64) for the statement “One of the major reasons I continue to work for this organization is that leaving would require considerable sacrifice. Another organization may not match the overall benefits I have here” is the lowest, and the mean score (4.16) for the statement “One of the few serious consequences of leaving this organization would be the scarcity of available alternatives” is the highest. A higher score indicates a high level of agreement with the statement.

Table 3.12

Descriptive Statistics: Normative Commitment among Bank Employees

Statements of Normative Commitment	N	Mean	Std. Deviation
I think that people these days move from company to company too often.	560	4.16	.996
I do not believe that a person must always be loyal to his or her organization.	560	3.77	1.130
Jumping from organization to organization does not seem at all unethical to me.	560	4.42	.936
One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain.	560	4.34	.947
If I got another offer for a better job elsewhere, I would not feel it was right to leave my organization.	560	3.85	1.189
I was taught to believe in the value of remaining loyal to one organization.	560	3.98	1.018
Things were better in the days when people stayed with one organization for most of their career	560	4.11	.953
I do not think that wanting to be a 'company man' or 'company woman' is sensible anymore.	560	4.28	.930

The above table 3.12 reveals that the mean scores for normative commitment statements range from 3.77 to 4.42. The mean score (3.77) for the statement "I do not believe that a person must always be loyal to his or her organization" is the lowest, and the mean score (4.34) for the statement "One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain" is the highest. A higher score indicates a high level of agreement with the statement.

Null Hypothesis

H2: Affective Commitment will not vary significantly with variation in demographic factors like age (H2a), gender (H2b), marital status (H2c), education, (H2d), experience (H2e), designation (H2f) and income (H2g) among the employees of Public Sector Banks.

H3: Continuance Commitment will not vary significantly with variation in demographic factors like age (H3a), gender (H3b), marital status (H3c), education, (H3d), experience (H3e), designation (H3f) and income (H3g) among the employees of Public Sector Banks.

H4: Normative Commitment will not vary significantly with variation in demographic factors like age (H4a), gender (H4b), marital status (H4c), education, (H4d), experience (H4e), designation (H4f) and income (H4g) among the employees of Public Sector Banks.

Table 3.13

Affective Commitment, Continuance Commitment and Normative Commitment among different age groups

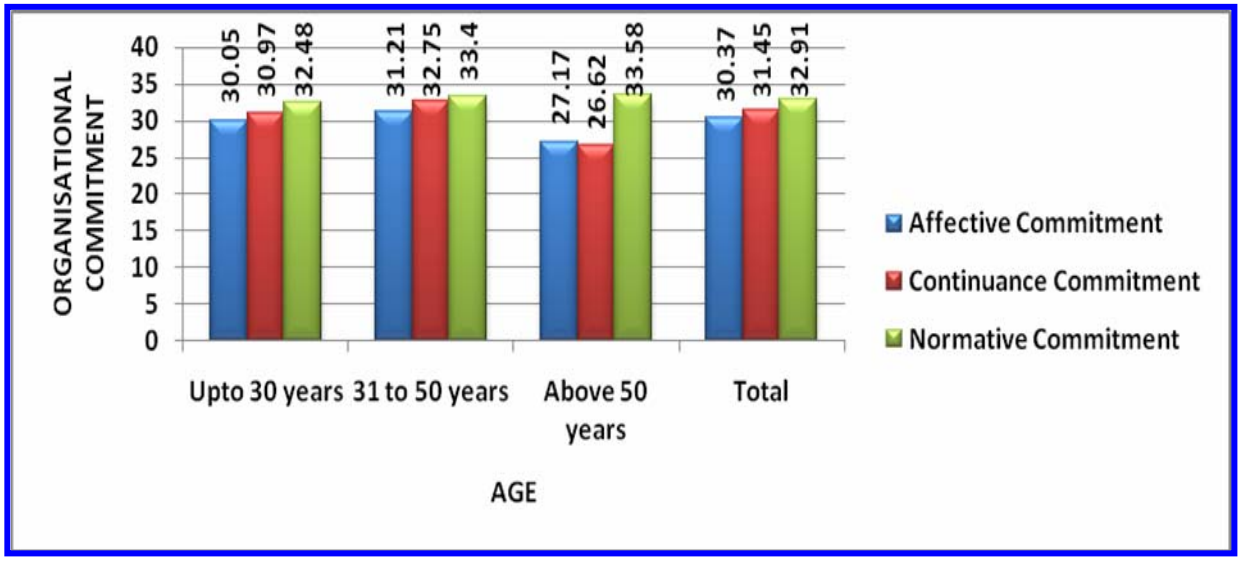
Age		**Affective Commitment**	**Continuance Commitment**	**Normative Commitment**
Upto 30 years	Mean	30.05	30.97	32.48
	N	307	307	307
	Std. Deviation	6.815	7.723	6.384
31 to 50 years	Mean	31.21	32.75	33.40
	N	224	224	224
	Std. Deviation	5.879	5.856	5.557
Above 50 years	Mean	27.17	26.62	33.58
	N	29	29	29
	Std. Deviation	5.695	6.888	2.353
Total	Mean	30.37	31.45	32.91
	N	560	560	560
	Std. Deviation	6.458	7.122	5.927
F Value		**5.928 (0.003)**	**11.537 (0.000)**	**1.740 (0.176)**

The above table 3.13 shows that the overall mean score for affective commitment ranges from 27.17 to 31.21. The 31 to 40 year age group had a higher mean score (31.21) for affective commitment than other age groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between affective commitment among different age groups. The obtained F-value is 5.928 and it is significant. Hence, hypothesis H2a was rejected and it was concluded that there is a statistically significant difference in affective commitment among different age groups.

The above table shows that the overall mean score for continuance commitment ranges from 26.62 to 32.75. The 31 to 40 year age group had a higher mean score (32.75) for continuance commitment than other age groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between continuance commitment among different age groups. The obtained F-value is 11.537 and it is significant. Hence, hypothesis H3a was rejected and it was concluded that there is a statistically significant difference in continuance commitment among different age groups.

Graph 3.8

Affective Commitment, Continuance Commitment and Normative Commitment among different age groups



The above table shows that the overall mean score for normative commitment ranges from 32.48 to 33.58. The age above 50 years group had a higher mean score (33.58) for normative commitment than other age groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between normative commitment among different age groups. The obtained F-value is 1.740 and it is not significant. Hence, hypothesis H4a was accepted and it was concluded that there is no statistically significant difference in normative commitment among different age groups.

Table 3.14

Affective Commitment, Continuance Commitment and Normative Commitment among different Gender groups

Gender		**Affective Commitment**	**Continuance Commitment**	**Normative Commitment**
Male	Mean	30.54	32.38	33.39
	N	362	362	362
	Std. Deviation	5.882	6.078	5.090
Female	Mean	30.04	29.77	32.02
	N	198	198	198
	Std. Deviation	7.400	8.474	7.140
Total	Mean	30.37	31.45	32.910
	N	560	560	560
	Std. Deviation	6.458	7.122	5.927
F Value		**5.928 (0.003)**	**11.537 (0.000)**	**1.740 (0.176)**

The above table 3.14 shows that the overall mean score for affective commitment ranges from 30.04 to 30.54. The male group had a higher mean score (30.54) for affective commitment than the female group (30.04). Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between affective commitment among different gender groups. The obtained F-value is 5.928 and it is significant. Hence, hypothesis H2b was rejected and it was concluded that there is a statistically significant difference in affective commitment among different gender groups.

The above table shows that the overall mean score for continuance commitment ranges from 29.77 to 32.38. The male group had a higher mean score (32.38) for continuance commitment than the female group (29.77). Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between continuance commitment among different gender groups. The obtained F-value is 11.537 and it is significant. Hence, hypothesis H3b was rejected and it was concluded that there is a statistically significant difference in continuance commitment among different gender groups.

The above table shows that the overall mean score for normative commitment ranges from 32.02 to 33.39. The male group had a higher mean score (33.39) for normative commitment than the female group (32.02). Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between normative commitment among different gender groups. The obtained F-value is 1.740 and it is not significant. Hence, hypothesis H4b was accepted and it was concluded that there is no statistically significant difference in normative commitment among different gender groups.

Graph 3.9

Affective Commitment, Continuance Commitment and Normative Commitment among different Gender groups

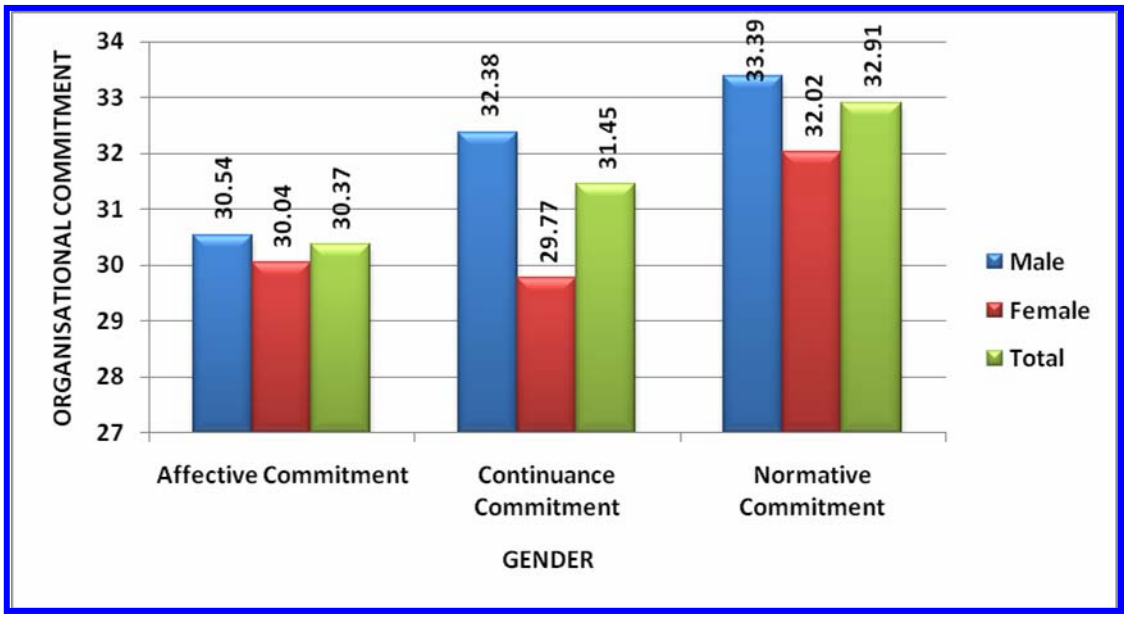


Table 3.15

Affective Commitment, Continuance Commitment and Normative Commitment among different Marital Status groups

Marital Status		Affective Commitment	Continuance Commitment	Normative Commitment
Married	Mean	30.41	30.61	32.58
	N	353	353	353
	Std. Deviation	6.519	7.992	6.494
Unmarried	Mean	30.30	32.89	33.47
	N	207	207	207
	Std. Deviation	6.367	5.019	4.771
Total	Mean	30.37	31.45	32.910
	N	560	560	560
	Std. Deviation	6.458	7.122	5.927
F Value		**0.035 (0.851)**	**13.722 (0.000)**	**2.970 (0.085)**

The above table 3.15 shows that the overall mean score for affective commitment ranges from 30.30 to 30.41. The married group had a higher mean score (30.41) for affective commitment than the unmarried group (30.30). Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between affective commitment among different marital status groups. The obtained F-value is 0.035 and it is not significant. Hence, hypothesis H2c was accepted and it was concluded that there is no statistically significant difference in affective commitment among different marital groups.

The above table shows that the overall mean score for continuance commitment ranges from 30.61 to 32.89. The unmarried group had a higher mean score (32.89) for continuance commitment than the married group (30.61). Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between continuance commitment among different marital groups. The obtained F-value is 13.722 and it is significant. Hence, hypothesis H3c was rejected and it was concluded that there is a statistically significant difference in continuance commitment among different marital groups.

The above table shows that the overall mean score for normative commitment ranges from 32.58 to 33.47. The unmarried group had a higher mean score (33.47) for normative commitment than the married group (32.58). Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between normative commitment among different marital groups. The obtained F-value is 2.970 and it is significant. Hence, hypothesis H4c was rejected and it was concluded that there is a statistically significant difference in normative commitment among different marital groups.

Graph 3.10

Affective Commitment, Continuance Commitment and Normative Commitment among different Marital Status groups

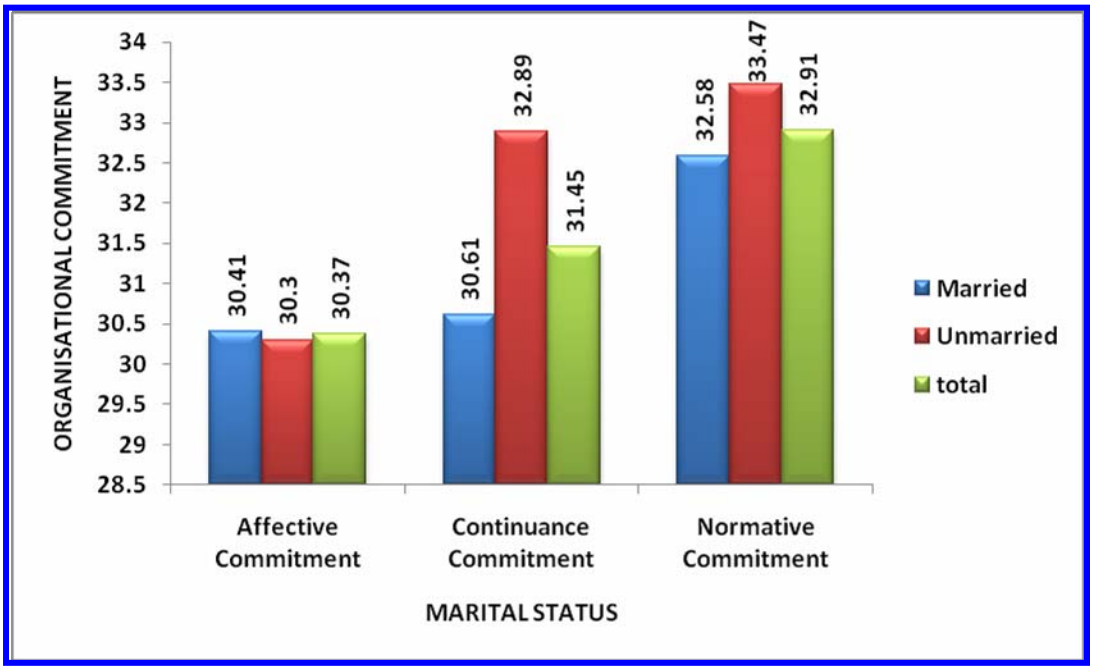


Table 3.16

Affective Commitment, Continuance Commitment and Normative Commitment among different Educational Qualification groups

Education		Affective Commitment	Continuance Commitment	Normative Commitment
Under Graduate	Mean	31.12	32.05	33.14
	N	335	335	335
	Std. Deviation	6.553	7.115	6.040
Post Graduate	Mean	27.81	29.724	30.89
	N	69	69	69
	Std. Deviation	5.555	6.370	6.041
Others	Mean	29.88	30.95	33.29
	N	156	156	156
	Std. Deviation	6.321	7.328	5.476
Total	Mean	30.37	31.45	32.910
	N	560	560	560
	Std. Deviation	6.458	7.122	5.927
F Value		**8.360 (0.000)**	**3.626 (0.027)**	**4.627 (0. 010)**

The above table 3.16 shows that the overall mean score for affective commitment ranges from 27.81 to 31.12. The undergraduate group had a higher mean score (31.12) for affective commitment than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between affective commitment among different education groups. The obtained F-value is 8.360 and it is significant. Hence, hypothesis H2d was rejected and it was concluded that there is a statistically significant difference in affective commitment among different education groups.

The above table shows that the overall mean score for continuance commitment ranges from 29.72 to 32.05. The undergraduate group had a higher mean score (32.45) for continuance commitment than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between continuance commitments

among different education groups. The obtained F-value is 3.626 and it is significant. Hence, hypothesis H3d was rejected and it was concluded that there is a statistically significant difference in continuance commitment among different education groups.

The above table shows that the overall mean score for normative commitment ranges from 30.89 to 33.29. The other educational group had a higher mean score (33.29) for normative commitment than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between normative commitment among different education groups. The obtained F-value is 4.627 and it is significant. Hence, hypothesis H4d was rejected and it was concluded that there is a statistically significant difference in normative commitment among different education groups.

Graph 3.11

Affective Commitment, Continuance Commitment and Normative Commitment among different Educational Qualification groups

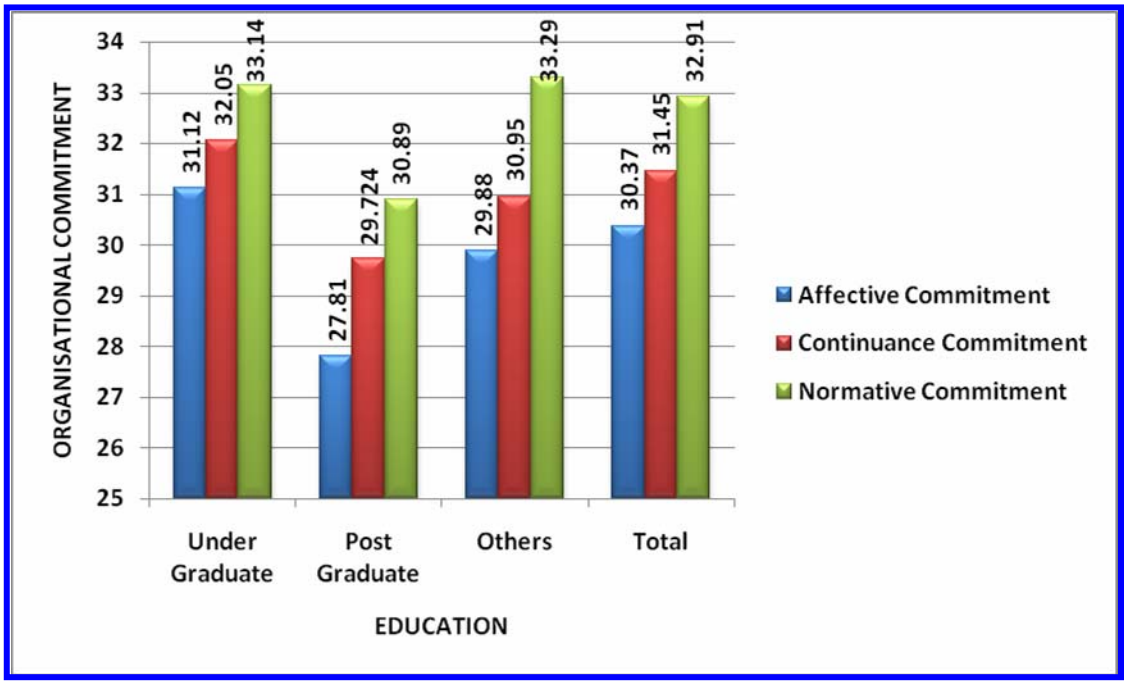


Table 3.17

Affective Commitment, Continuance Commitment and Normative Commitment among different Experience groups

Experience		Affective Commitment	Continuance Commitment	Normative Commitment
Less than 5 years	Mean	29.78	29.47	31.83
	N	186	186	186
	Std. Deviation	7.816	9.025	7.337
5 to 10 years	Mean	29.56	31.52	32.81
	N	192	192	192
	Std. Deviation	5.227	6.128	4.900
More than 10 years	Mean	31.82	33.41	31.10
	N	182	182	182
	Std. Deviation	5.862	5.089	5.049
Total	Mean	30.37	31.45	32.910
	N	560	560	560
	Std. Deviation	6.458	7.122	5.927
F Value		**7.026 (0.001)**	**14.732 (0.000)**	**6.937 (0.001)**

The above table 3.17 shows that the overall mean score for affective commitment ranges from 29.56 to 31.82. Experience more than 10 years experience group had a higher mean score (31.82) for affective commitment than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between affective commitment among different experience groups. The obtained F-value is 7.026 and it is significant. Hence, hypothesis H2e was rejected and it was concluded that there is a statistically significant difference in affective commitment among different experience groups.

The above table shows that the overall mean score for continuance commitment ranges from 29.47 to 33.41. Experience more than 10 years group had a higher mean score (33.41) for continuance commitment than the other groups. Analysis of Variance (ANOVA)

was applied to ascertain if there was a significant difference between continuance commitment among different experience groups. The obtained F-value is 14.732 and it is significant. Hence, hypothesis H3e was rejected and it was concluded that there is a statistically significant difference in continuance commitment among different experience groups.

The above table shows that the overall mean score for normative commitment ranges from 31.10 to 32.81. Experience between 5 and 10 years group had a higher mean score (32.81) for normative commitment than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between normative commitment among different experience groups. The obtained F-value is 6.937 and it is significant. Hence, hypothesis H4e was rejected and it was concluded that there is a statistically significant difference in normative commitment among different experience groups.

Graph 3.12

Affective Commitment, Continuance Commitment and Normative Commitment among different Experience groups

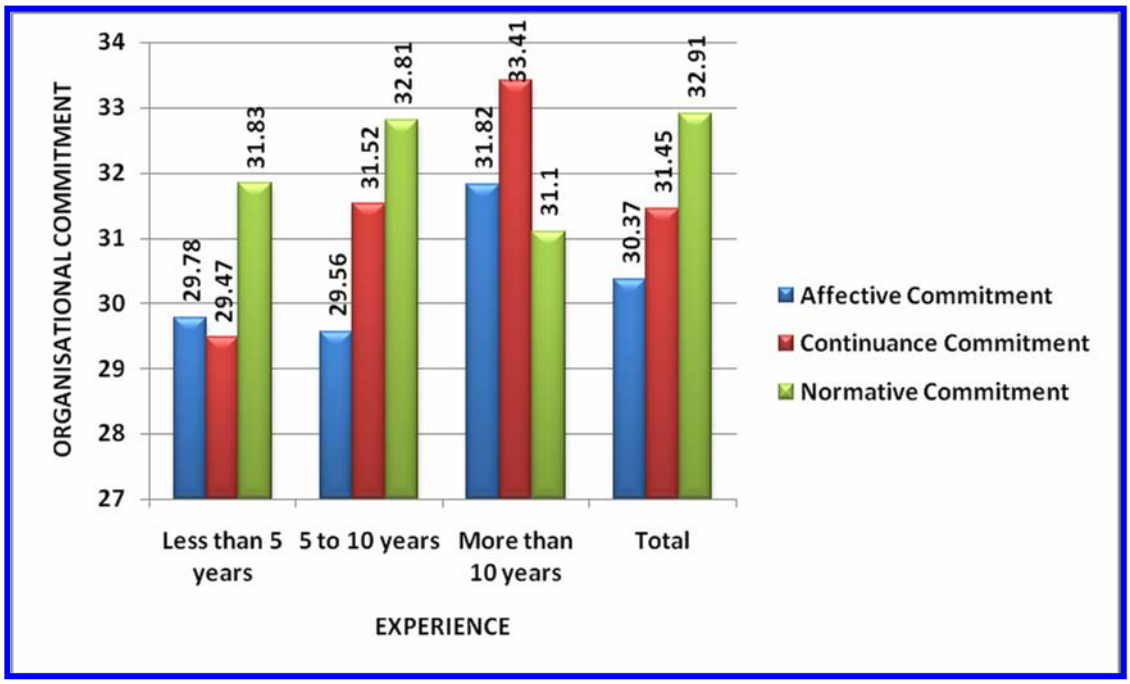


Table 3.18

Affective Commitment, Continuance Commitment and Normative Commitment among different Designation groups

Designation		Affective Commitment	Continuance Commitment	Normative Commitment
Clerk	Mean	31.26	31.17	32.69
	N	168	168	168
	Std. Deviation	6.878	7.960	6.668
Sub-Staff	Mean	30.75	31.01	33.25
	N	56	56	56
	Std. Deviation	6.647	8.603	5.949
Officer	Mean	30.05	31.72	32.75
	N	224	224	224
	Std. Deviation	6.409	6.516	5.859
Assistant Manager	Mean	29.50	32.94	33.92
	N	56	56	56
	Std. Deviation	5.582	4.772	3.667
Manager	Mean	29.44	30.21	32.80
	N	56	56	56
	Std. Deviation	5.815	7.047	5.709
Total	Mean	30.37	31.45	32.910
	N	560	560	560
	Std. Deviation	6.458	7.122	5.927
F Value		**1.526 (0.193)**	**1.239 (0.293)**	**0.553 (0. 697)**

The above table 3.18 shows that the overall mean score for affective commitment ranges from 29.44 to 31.26. The clerical group had a higher mean score (31.26) for affective commitment than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between affective commitment among different designation groups. The obtained F-value is 1.526 and it is not significant. Hence,

hypothesis H2f was accepted and it was concluded that there is no statistically significant difference in affective commitment among different designation groups.

The above table shows that the overall mean score for continuance commitment ranges from 30.21 to 32.94. Assistant Manager group had a higher mean score (32.94) for continuance commitment than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between continuance commitment among different designation groups. The obtained F-value is 1.239 and it is not significant. Hence, hypothesis H3f was accepted and it was concluded that there is no statistically significant difference in continuance commitment among different designation groups.

The above table shows that the overall mean score for normative commitment ranges from 32.69 to 33.92. Assistant Manager group had a higher mean score (33.92) for normative commitment than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between normative commitment among different designation groups. The obtained F-value is 0.553 and it is not significant. Hence, hypothesis H4f was accepted and it was concluded that there is no statistically significant difference in normative commitment among different designation groups.

Graph 3.13

Affective Commitment, Continuance Commitment and Normative Commitment among different Designation groups

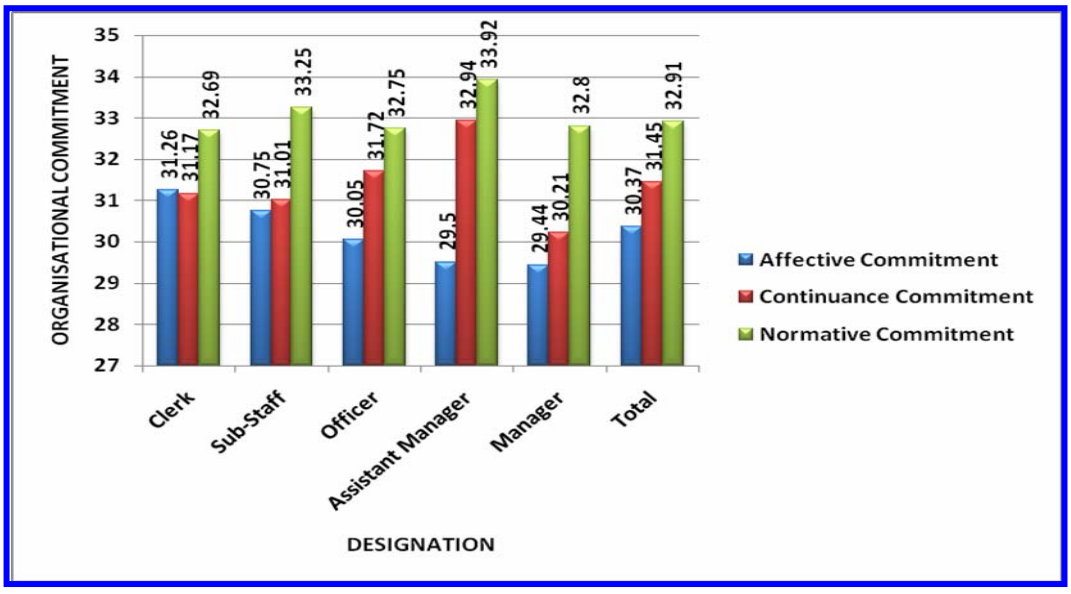


Table 3.19

Affective Commitment, Continuance Commitment and Normative Commitment among different Income groups

Income		Affective Commitment	Continuance Commitment	Normative Commitment
Up to Rs.40,000	Mean	30.37	30.81	32.41
	N	376	376	376
	Std. Deviation	6.763	7.655	6.385
Rs.40,001 to Rs.50,000	Mean	31.86	34.58	34.79
	N	67	67	67
	Std. Deviation	5.765	4.35	4.534
More than Rs.50,000	Mean	29.51	31.75	33.42
	N	117	117	117
	Std. Deviation	5.671	6.091	4.762
Total	Mean	30.37	31.45	32.91
	N	560	560	560
	Std. Deviation	6.458	7.122	5.927
F Value		**5.907 (0.003)**	**2.166 (0.116)**	**0.214 (0. 807)**

The above table 3.19 shows that the overall mean score for affective commitment ranges from 29.51 to 31.86. Income between Rs.40,001 and Rs.50,000 group had a higher mean score (31.86) for affective commitment than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between affective commitment among different income groups. The obtained F-value is 5.907 and it is significant. Hence, hypothesis H2g was rejected and it was concluded that there is a statistically significant difference in affective commitment among different income groups.

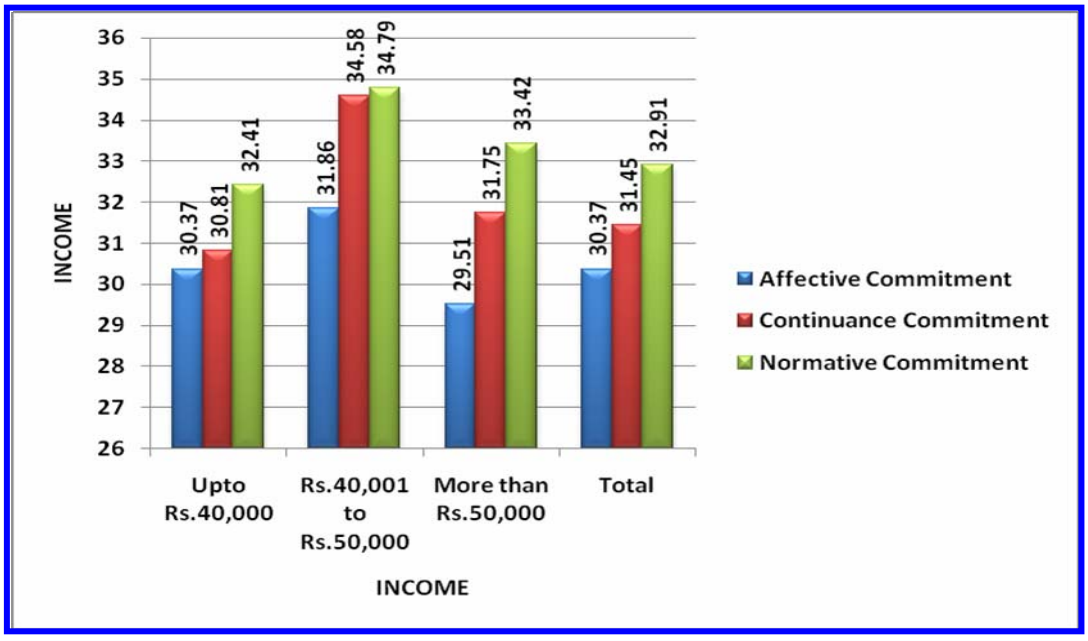
The above table shows that the overall mean score for continuance commitment ranges from 30.81 to 34.58. Income between Rs.40,001 and Rs.50,000 group had a higher mean score (34.58) for continuance commitment than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between

continuance commitment among different income groups. The obtained F-value is 2.166 and it is not significant. Hence, hypothesis H3g was accepted and it was concluded that there is no statistically significant difference in continuance commitment among different income groups.

The above table shows that the overall mean score for normative commitment ranges from 32.41 to 34.79. Income between Rs.40,001 and Rs.50,000 group had a higher mean score (34.79) for normative commitment than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between normative commitment among different income groups. The obtained F-value is 0.214 and it is not significant. Hence, hypothesis H4g was accepted and it was concluded that there is no statistically significant difference in normative commitment among different income groups.

Graph 3.14

Affective Commitment, Continuance Commitment and Normative Commitment among different Income groups



3.4. JOB SATISFACTION

Table 3.20

Descriptive Statistics: Job Satisfaction among Public Sector Bank Employees

Statement on Job Satisfaction	N	Mean	Std. Deviation
Being able to keep busy all the time	560	3.91	1.059
The Chance to work alone on the job	560	4.13	.991
The chance to do different things from time to time	560	3.99	1.103
The chance to be somebody in the community	560	4.13	1.057
The way my boss Handles his/her workers	560	4.08	.930
The Competence of my supervisor in making decisions	560	3.62	1.071
Being able to do things that don't go against my conscience	560	3.82	1.245
The way my job provides for steady employment	560	4.14	.915
My pay and the amount of work I do	560	4.14	.997
The chances for advancement on this job	560	4.00	.909
The chance to do something that makes use of my abilities	560	3.58	1.127
The way company policies are put into practice	560	4.08	.982
My pay and the amount of work I do	560	3.70	1.081
The chance for advancement on this job	560	3.92	.893
The freedom to use my own judgment	560	3.44	1.218
The chance to try my own methods of doing the job	560	3.69	1.165
The working conditions	560	3.61	.953
The way my coworker get along with each other	560	3.74	1.018
The praise I get for doing a good job	560	3.01	1.392
The feeling of accomplishment I get from the job	560	3.83	1.044

The above table 3.20 reveals that the mean scores for job satisfaction statements range from 3.01 to 4.14. The mean score (3.01) for the statement "The praise I get for doing a good job" is the lowest, and the mean score (4.14) each for the statements "My pay and the amount of work I do" and "The way my job provides for steady employment" is the highest respectively. A higher score indicates a higher level of job satisfaction.

Null Hypothesis

H5: Job satisfaction will not vary significantly with variation in demographic factors like age (H5a), gender (H5b), marital status (H5c), education, (H5d), experience (H5e), designation (H5f) and income (H5g) among the employees of Public Sector Banks.

Table 3.21

Job Satisfaction among different age groups

Age		**Job Satisfaction**
Up to 30 years	Mean	75.66
	N	307
	Std. Deviation	14.09
31 to 40	Mean	77.91
	N	224
	Std. Deviation	10.71
Above 40	Mean	75.56
	N	29
	Std. Deviation	8.82
Total	Mean	76.56
	N	560
	Std. Deviation	12.63
F Value		**2.162 (0.116)**

The above table 3.21 shows that the overall mean score for job satisfaction ranges from 75.56 to 77.91. The 31 to 40 year age group had a higher mean score (77.91) for job satisfaction than other age groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between job satisfaction among different age groups. The obtained F-value is 2.162 and it is not significant. Hence, hypothesis H5a was accepted and it was concluded that there is no statistically significant difference in job satisfaction among different age groups.

Graph 3.15

Job Satisfaction among different age groups

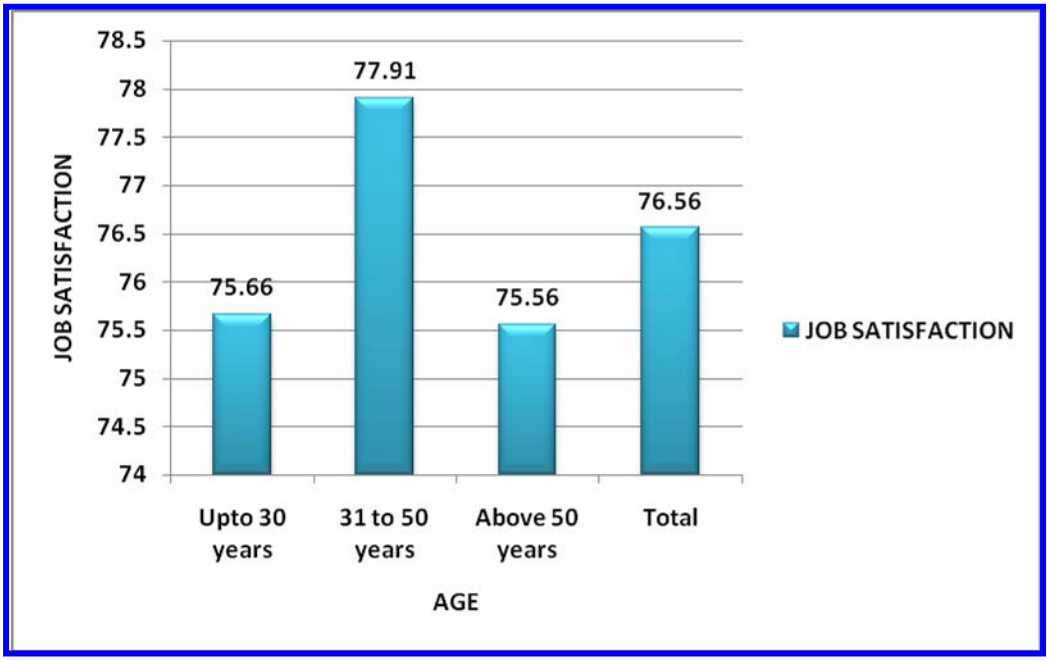


Table 3.22

Job Satisfaction among different Gender groups

Gender		**Job Satisfaction**
Male	Mean	77.50
	N	362
	Std. Deviation	10.18
Female	Mean	74.83
	N	198
	Std. Deviation	16.07
Total	Mean	76.56
	N	560
	Std. Deviation	12.63
F Value		**5.749 (0.017)**

The above table 3.22 shows that the overall mean score for job satisfaction ranges from 74.83 to 77.50. The male group had a higher mean score (77.50) for job satisfaction than the female group (74.83). Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between job satisfaction among different gender groups. The obtained F-value is 5.749 and it is significant. Hence, hypothesis H5b was rejected and it was concluded that there is a statistically significant difference in job satisfaction among different gender groups.

Graph 3.16

Job Satisfaction among different Gender groups

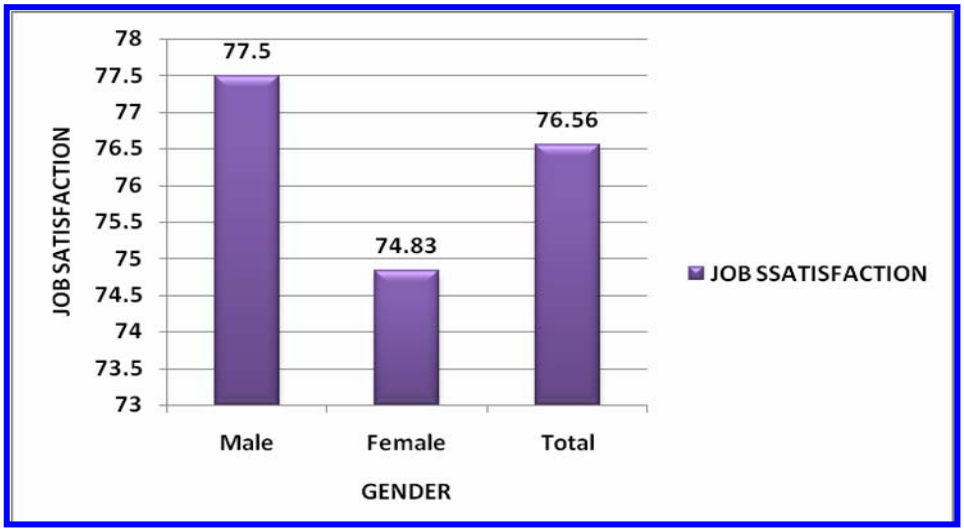


Table 3.23

Job Satisfaction among different Marital Status groups

Marital Status		**Job Satisfaction**
Married	Mean	75.90
	N	353
	Std. Deviation	14.01
Unmarried	Mean	77.68
	N	207
	Std. Deviation	9.77
Total	Mean	76.56
	N	560
	Std. Deviation	12.63
F Value		**2.603 (0.107)**

The above table 3.23 shows that the overall mean score for job satisfaction ranges from 75.90 to 77.68. The unmarried group had a higher mean score (77.68) for job satisfaction than the married group (75.90). Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between job satisfaction among different marital groups. The obtained F-value is 2.603 and it is not significant. Hence, hypothesis H5c was accepted and it was concluded that there is no statistically significant difference in job satisfaction among different marital groups.

Graph 3.17

Job Satisfaction among different Marital Status groups

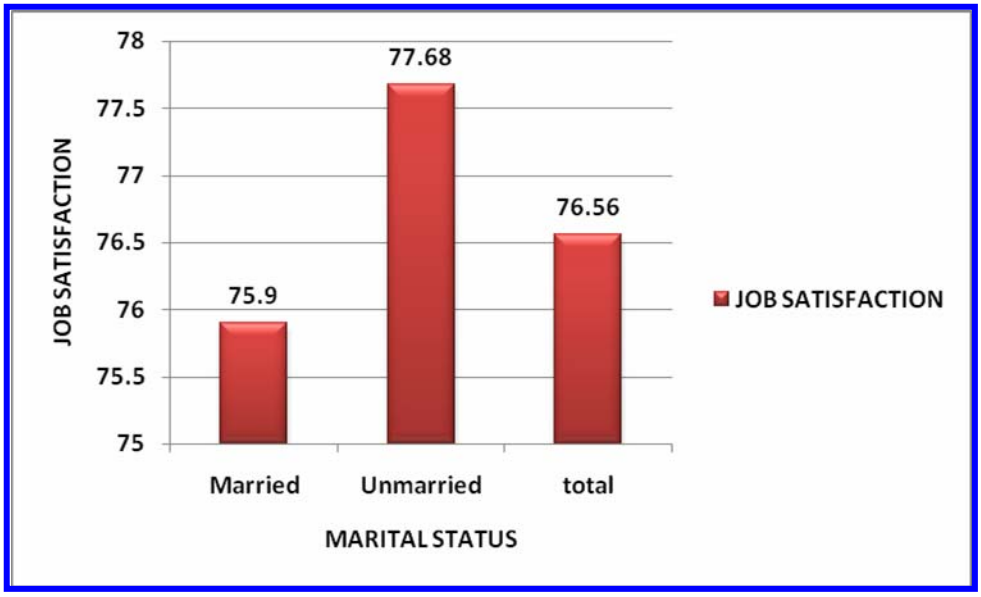


Table 3.24

Job Satisfaction among different Education groups

Education		Job Satisfaction
Under Graduate	Mean	77.71
	N	335
	Std. Deviation	12.48
Post Graduate	Mean	72.13
	N	69
	Std. Deviation	11.72

Education		Job Satisfaction
Others	Mean	76.05
	N	156
	Std. Deviation	12.96
Total	Mean	76.56
	N	560
	Std. Deviation	12.63
F Value		**5.850 (0.003)**

The above table 3.24 shows that the overall mean score for job satisfaction ranges from 72.13 to 77.71. The undergraduate group had a higher mean score (77.71) for job satisfaction than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between job satisfaction among different education groups. The obtained F-value is 5.850 and it is significant. Hence, hypothesis H5d was rejected and it was concluded that there is a statistically significant difference in job satisfaction among different education groups.

Graph 3.18

Job Satisfaction among different Education groups

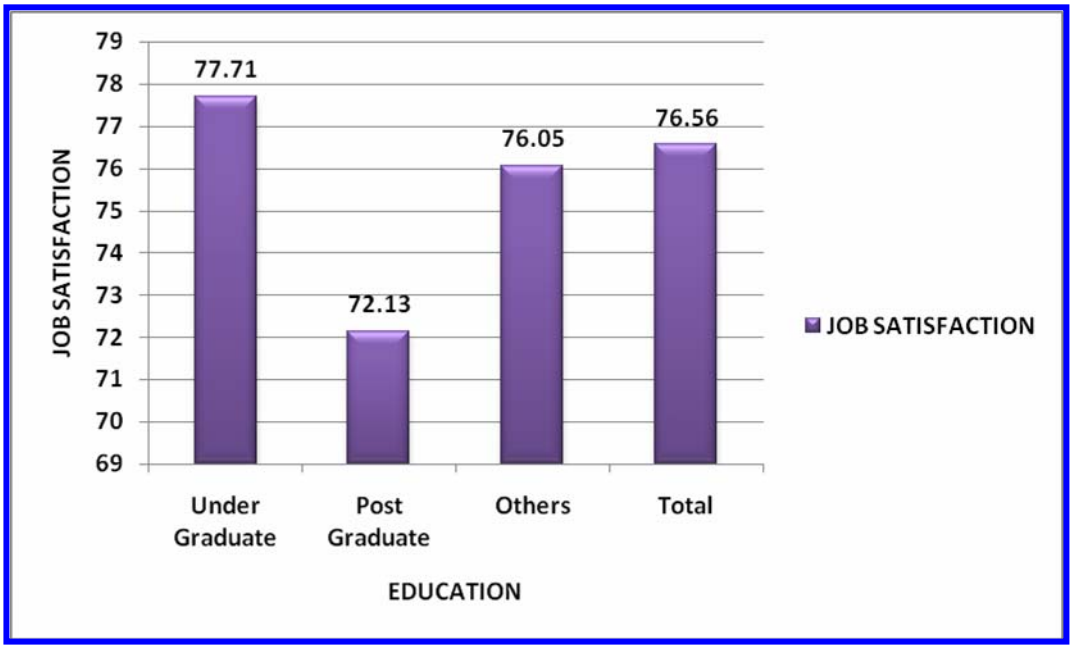


Table 3.25

Job Satisfaction among different Experience groups

Experience		**Job Satisfaction**
Less than 5 years	Mean	73.96
	N	186
	Std. Deviation	15.68
5 to 10 years	Mean	76.33
	N	192
	Std. Deviation	9.85
More than 10 years	Mean	79.45
	N	182
	Std. Deviation	11.13
Total	Mean	76.56
	N	560
	Std. Deviation	12.63
F Value		**8.967 (0.000)**

The above table 3.25 shows that the overall mean score for job satisfaction ranges from 73.96 to 79.45. More than 10 years experience group had a higher mean score (79.45) for job satisfaction than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between job satisfaction among different experience groups. The obtained F-value is 8.907 and it is significant. Hence, hypothesis H5e was rejected and it was concluded that there is a statistically significant difference in job satisfaction among different experience groups.

Graph 3.19

Job Satisfaction among different Experience groups

Table 3.26

Job Satisfaction among different Designation groups

Designation		**Job Satisfaction**
Clerk	Mean	76.53
	N	168
	Std. Deviation	13.87
Sub-Staff	Mean	76.82
	N	56
	Std. Deviation	16.69
Officer	Mean	76.39
	N	224
	Std. Deviation	12.02
Assistant Manager	Mean	77.89
	N	56
	Std. Deviation	10.04
Manager	Mean	75.71
	N	56
	Std. Deviation	8.35
Total	Mean	76.56
	N	560
	Std. Deviation	12.63
F Value		**0.233 (0.920)**

The above table 3.26 shows that the overall mean score for job satisfaction ranges from 75.71 to 77.89. Assistant Manager group had a higher mean score (77.89) for job satisfaction than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference in job satisfaction among different designation groups. The obtained F-value is 0.233 and it is not significant. Hence, hypothesis H5f was accepted and it was concluded that there is no statistically significant difference in job satisfaction among different designation groups.

Graph 3.20

Job Satisfaction among different Designation groups

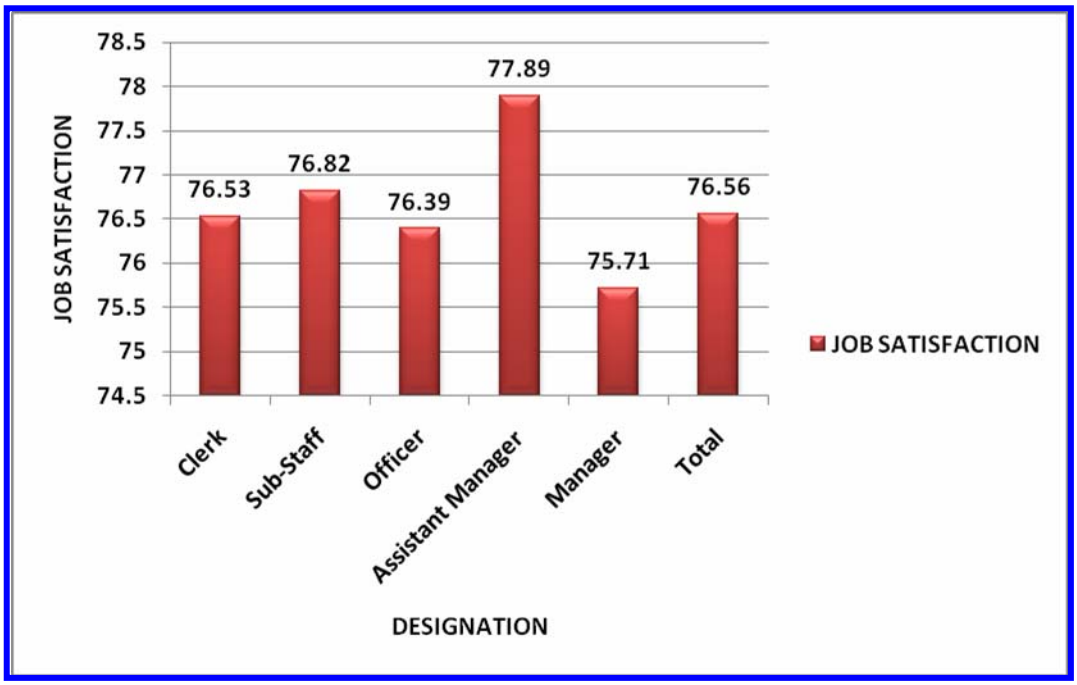


Table 3.27
Job Satisfaction among different Income groups

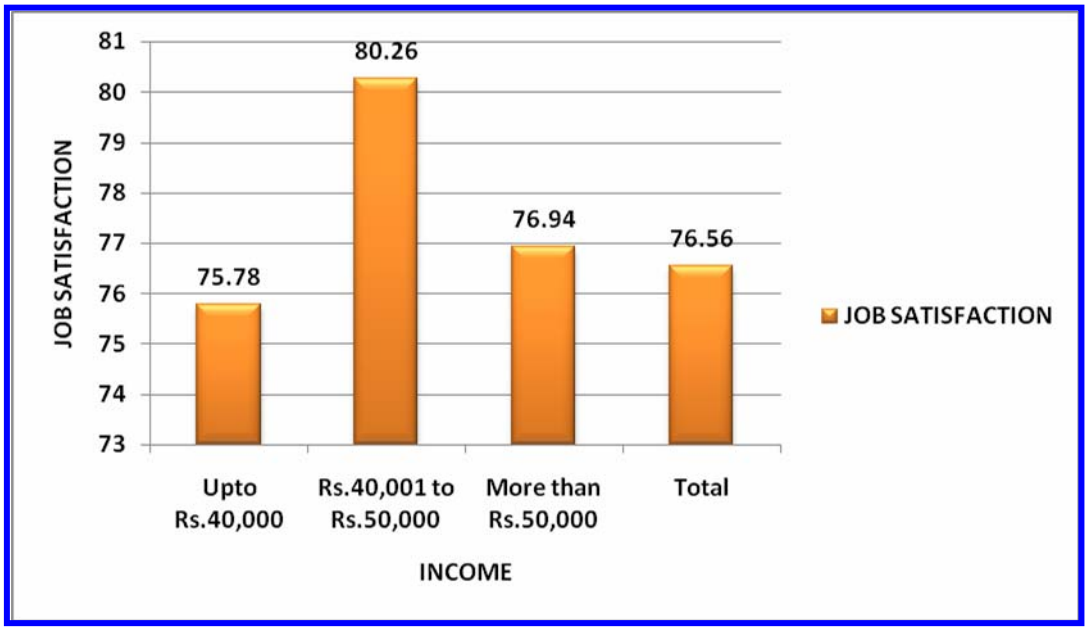
Income		Job Satisfaction
Upto Rs.40,000	Mean	75.78
	N	376
	Std. Deviation	13..968
Rs.40,001 to Rs.50,000	Mean	80.26
	N	67
	Std. Deviation	8.853

Income		Job Satisfaction
More than Rs.50,000	Mean	76.94
	N	117
	Std. Deviation	9.175
Total	Mean	76.56
	N	560
	Std. Deviation	12.637
F Value		**3.681 (0.026)**

The above table 3.27 shows that the overall mean score for job satisfaction ranges from 75.78 to 80.26. Income between Rs.40,001 and Rs.50,000 group had a higher mean score (80.26) for job satisfaction than the other groups. Analysis of Variance (ANOVA) was applied to ascertain if there was a significant difference between job satisfaction among different income groups. The obtained F-value is 3.681 and it is significant. Hence, hypothesis H5g was rejected and it was concluded that there is a statistically significant difference in job satisfaction among different income groups.

Graph 3.21

Job Satisfaction among different Income groups



3.5. CORRELATION

JOB SATISFACTION, PERCEIVED STRESS AND ORGANISATIONAL COMMITMENT

Null Hypothesis

H6: There will not be any significant correlation between Job Satisfaction and Affective Commitment (H6a), Job Satisfaction and Continuance Commitment (H6b), and Job Satisfaction and Normative Commitment (H6c).

H7: There will not be any correlation between Perceived Stress and Affective Commitment (H7a), Perceived Stress and Continuance Commitment (H7b), and Perceived Stress and Normative Commitment (H7c).

H8: There will not be any correlation between Job Satisfaction and Perceived Stress (H8).

Table 3.28

Correlation Analysis with Job Satisfaction, Perceived Stress and Job Commitment

		Affective Commitment	Continuance Commitment	Normative Commitment	Job Satisfaction	Perceived Stress
Affective Commitment	Pearson Correlation	1	.723**	.570**	.703**	.582**
	Sig. (2-tailed)		.000	.000	.000	.000
	N		560	560	560	560
Continuance Commitment	Pearson Correlation		1	.761**	.858**	.417**
	Sig. (2-tailed)			.000	.000	.000
	N			560	560	560
Normative Commitment	Pearson Correlation			1	.775**	.354**
	Sig. (2-tailed)				.000	.000
	N				560	560
Job Satisfaction	Pearson Correlation				1	.396**
	Sig. (2-tailed)					.000
	N					560
Perceived Stress	Pearson Correlation					1
	Sig. (2-tailed)					
	N					
**. Correlation is significant at the 0.01 level (2-tailed).						

- There was a significant correlation ($r=0.775$ & $P<0.01$) between job satisfaction and normative commitment. Hence the hypothesis H6c is rejected.

- There was a significant correlation ($r=0.703$ & $P<0.01$) between job satisfaction and affective commitment. Hence the hypothesis H6a is rejected.

- There was a significant correlation ($r=0.858$ & $P<0.01$) between job satisfaction and continuance commitment. Hence the hypothesis H6b is rejected.

- There was a significant correlation ($r=0.582$ & $P<0.01$) between perceived stress and affective commitment. Hence the hypothesis H7a is rejected.

- There was a significant correlation ($r=0.417$ & $P<0.01$) between perceived stress and continuance commitment. Hence the hypothesis H7b is rejected.

- There was a significant correlation ($r=0.354$ & $P<0.01$) between perceived stress and normative commitment. Hence the hypothesis H7c is rejected.

- There was a significant correlation ($r=0.396$ & $P<0.01$) between perceived stress and job satisfaction. Hence the hypothesis H8 is rejected.

3.6. REGRESSION ANALYSIS

Null Hypothesis

H9: Job Satisfaction will not affect affective commitment (H9a), continuance commitment (H9b) and normative commitment (H9c).

Table 3.29

Regression Analysis with Job Satisfaction as predictor variable and Affective Commitment as Dependent Variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.703[a]	.494	.493	4.59682

a. Predictor (constant) , Job Satisfaction

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11525.799	1	11525.799	545.452	.000[a]
	Residual	11790.944	558	21.131		
	Total	23316.743	559			

a. Predictors: (Constant), Job Satisfaction
b. Dependent Variable: Affective Commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.862	1.194		2.397	.017
	Job Satisfaction	.359	.015	.703	23.355	.000

b. Dependent Variable: Affective Commitment

Regression analysis was conducted to investigate the relationship between Job Satisfaction and Affective Commitment. F-Test was statistically significant, which means that the model was statistically significant. The R-squared is 0.494 which means that approximately 49% of the variance of Affective Commitment was explained by the predictor variable Job Satisfaction. Hence the hypothesis (H9a) was rejected.

Table 3.30

Regression Analysis with Job Satisfaction as predictor variable and Continuance Commitment as Dependent Variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.858[a]	.736	.736	3.65986

a. Predictor (constant) , job satisfaction

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	20882.876	1	20882.876	1.559E3	.000[a]
	Residual	7474.180	558	13.395		
	Total	28357.055	559			

a. Predictors: (Constant), Job Satisfaction
b. Dependent Variable: Continuance commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-5.570	.950		-5.860	.000
	JS	.484	.012	.858	39.485	.000

b. Dependent Variable: Continuance commitment

Regression analysis was conducted to investigate the relationship between Job Satisfaction and Continuance Commitment. F-Test was statistically significant, which means that the model was statistically significant. The R-squared is 0.736 which means that approximately 74% of the variance of Continuance Commitment was explained by the predictor variable Job Satisfaction. Hence the hypothesis (H9b) was rejected.

Table 3.31

Regression Analysis with Job Satisfaction as predictor variable and Normative Commitment as Dependent Variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.775[a]	.600	.599	3.75123

a. Predictor (constant) , Job satisfaction

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11787.494	1	11787.494	837.670	.000[a]
	Residual	7852.041	558	14.072		
	Total	19639.536	559			

a. Predictors: (Constant), Job Satisfaction
b. Dependent Variable: Normative Commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.091	.974		5.226	.000
	Job satisfaction	.363	.013	.775	28.943	.000

b. Dependent Variable: Normative Commitment

Regression analysis was conducted to investigate the relationship between Job Satisfaction and Normative Commitment. F-Test was statistically significant, which means that the model was statistically significant. The R-squared is 0.600 which means that approximately 60% of the variance of Normative Commitment was explained by the predictor variable Job Satisfaction. Hence the hypothesis (H9c) was rejected.

Null Hypothesis

H10 Perceived Stress will not affect affective commitment (H10a), continuance commitment (H10b) and normative commitment (H10c).

Table 3.32

Regression Analysis with Perceived Stress as predictor variable and Affective Commitment as Dependent Variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.582[a]	.339	.338	5.25664

a. Predictor (constant) , perceived stress

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7897.939	1	7897.939	285.823	.000[a]
	Residual	15418.804	558	27.632		
	Total	23316.743	559			

a. Predictors: (Constant), Perceived Stress
b. Dependent Variable: Affective Commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.855	.830		20.314	.000
	PS	.544	.032	.582	16.906	.000

b. Dependent Variable: Affective Commitment

Regression analysis was conducted to investigate the relationship between Perceived Stress and Affective Commitment. F-Test was statistically significant, which means that the model was statistically significant. The R-squared is 0.582 which means that approximately 58% of the variance of Affective Commitment was explained by the predictor variable Perceived Stress. Hence the hypothesis (H10a) was rejected

Table 3.33

Regression Analysis with Perceived Stress as predictor variable and Continuance Commitment as Dependent Variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.417[a]	.174	.173	6.47889

a. Predictor (constant), perceived stress

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4934.438	1	4934.438	117.554	.000[a]
	Residual	23422.617	558	41.976		
	Total	28357.055	559			

a. Predictor (constant), Perceived Stress
b. Dependent variable: Continuance Commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.776	1.023		20.315	.000
	PS	.430	.040	.417	10.842	.000

b. Dependent Variable: Continuance Commitment

Regression analysis was conducted to investigate the relationship between Perceived Stress and Continuance Commitment. F-Test was statistically significant, which means that the model was statistically significant. The R-squared is 0.174 which means that approximately 17% of the variance of Continuance Commitment was explained by the predictor variable Perceived Stress. Hence the hypothesis (H10b) was rejected.

Table 3.34

Regression Analysis with Perceived Stress as predictor variable and Normative Commitment as Dependent Variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.354[a]	.125	.124	5.54804

a. Predictors (Constant): Perceived Stress

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2463.892	1	2463.892	80.047	.000[a]
	Residual	17175.644	558	30.781		
	Total	19639.536	559			

a. Predictors (Constant) :Perceived Stress
b. Dependent Variable : Normative Commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.361	.876		28.960	.000
	PS	.304	.034	.354	8.947	.000

b. Dependent Variable: Normative Commitment

Regression analysis was conducted to investigate the relationship between Perceived Stress and Normative Commitment. F-Test was statistically significant, which means that the model was statistically significant. The R-squared is 0.125 which means that approximately 12% of the variance of Normative Commitment was explained by the predictor variable Perceived Stress. Hence the hypothesis (H10c) was rejected.

Null Hypothesis

H11: Perceived Stress will not affect Job Satisfaction.

Table 3.35

Regression Analysis with Perceived Stress as predictor variables and Job Satisfaction as Dependent Variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.396[a]	.157	.155	11.61525

a. Predictors: (Constant), Perceived Stress

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	13995.724	1	13995.724	103.738	.000[a]
	Residual	75282.089	558	134.914		
	Total	89277.812	559			

a. Predictors: (Constant), Perceived Stress
b. Dependent Variable: Job Satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	58.570	1.833		31.945	.000
	Perceived Stress	.724	.071	.396	10.185	.000

a. Dependent Variable: Job Satisfaction

Regression analysis was conducted to investigate the relationship between Perceived Stress and Job Satisfaction. F-Test was statistically significant, which means that the model was statistically significant. The R-squared is 0.157 which means that approximately 15% of the variance of Job Satisfaction was explained by the predictor variable Perceived Stress. Hence the hypothesis (H11) was rejected.