

ACKNOWLEDGEMENT

Words fall inadequate to express my sense of gratitude and indebtedness, which I owe to Dr. J. Anitha, B.Tech, M.B.A., Ph.D. Associate Professor, PSGR Krishnammal College for Women, Coimbatore, who with her perceptive and discerning guidance enabled me to carry out this research study. I stand grateful for her profuse encouragement, pertinent suggestions and invaluable comments during each course of thesis, which were a source of inspiration. Her profound knowledge, cheerful patience, unassuming and genuine concern has drawn great admiration.

Heartfelt thanks to the Principal Dr. S. Nirmala, Chief Mentor Prof. S. Balasubramaniam, Dean Department of Management, Dr. Sadasivam P., Dean – Research Dr. P. Santhana Krishnan and HOD, Dr. S. Poornima of PSGR Krishnammal College for Women for their adequate support and motivation to complete the research.

My sincere thanks to the Ms. Lavannya Asokan, Dr. Gokilavani, Dr. Nalini and Ms. Lakshmi Subbramani for their support, encouragement, academic help and humane approach throughout my research work. I record my special thanks to Dr. Rajkumar, Director, Park Global School of Business Excellence, all my friends in the academia and in the banking industry for their support. I would like to extend my appreciation to all the executives of the banks for their valuable response. I am proud to thank my family members for their love and motivation to accomplish the research.

(P. Senthil Prakash)

TABLE OF CONTENTS

TABLE OF CONTENTS

Certificates

List of Contents

List of tables

List of figures

CHAPTER NO.	TITLE OF CHAPTERS	PAGE NO.
I	Introduction of the study	1
II	Literature Review	21
III	Research Methodology	47
IV	Analysis and Interpretation	75
V	Findings, Suggestion and Discussion Conclusion	131
	Bibliography	139
	Appendix – Questionnaire, List of publications and Article	155

CHAPTER COURSE TABLE

CHAPTER NO.	PARTICULARS	PAGE NO.
<i>Chapter 1 – Introduction</i>		
1.1	Introduction	1
1.2	Need for the Study	17
1.3	Statement of the Problem	18
1.4	Research Questions	19
1.5	Significance of the Study	20
<i>Chapter 2 - Literature Review</i>		
2.1	Job Embeddedness	21
2.2	Personal Perspective	28
2.3	Interpersonal Perspective	31
2.4	Organizational Perspective	33
2.5	Environmental Perspective	35
2.6	Locus of control	37
2.7	Current Banking Scenario in India	40
2.8	Theoretical Framework	43
2.9	Objective of the Study	44
2.10	Hypothesis of the Study	46
<i>Chapter 3 - Research Methodology</i>		
3.1	Research Design	47
3.2	Instrument Development, validation and model validation	48
3.2.1	Item generation	48
3.2.2	Content validity	49
3.2.3	Pilot Study	50

CHAPTER NO.	PARTICULARS	PAGE NO.
3.2.4	Reliability	51
3.2.5	Construct validity	58
3.2.6	Criterion validity	62
3.2.7	Model Validation	63
3.3	Sampling Method	64
3.4	Sample Size Determination	64
3.5	Data Collection	64
3.6	Data Analysis	65
3.7	Selection of Branches	70
3.8	Chapter scheme	72
3.9	Limitations of the study	73
3.10	Tools used for analysis	74
<i>Chapter 4 - Analysis, Interpretation and Discussion</i>		
4.1	Distribution of data collected from private banks	75
4.2	Demographic Profile of Executives of Private Banks	76
4.3	Analyze the difference in job embeddedness based on various demographic factors of the respondents	79
4.4	The existing level of various perspectives, namely personal, interpersonal, organizational and environmental perspectives among the respondents toward their job	83
4.5	The existing level of fit community, fit organization, sacrifice community and sacrifice organization aspects among the employees	85
4.6	The difference among the employees in their perception level of fit community based on the link attributes namely, <ul style="list-style-type: none"> a. Live in own house b. Family roots in the community they live in 	86

CHAPTER NO.	PARTICULARS	PAGE NO.
4.7	The difference among the employees in their perception level of sacrifice community based on the link attributes namely, a. Live in own house b. Family roots in the community they live in	89
4.8	The difference between the executives in their perception level of fit organization based on the no. of work committees of link attribute.	92
4.9	The difference between the executives in their perception level of sacrifice organization based on the work committees of link attribute.	96
4.10	The existing level of locus of control among the employees with respect to their job.	98
4.11	Significant association between personal, interpersonal, organizational and environmental perspectives	99
4.12	The strength of the impact of personal, interpersonal, organizational and environmental perspectives on job embeddedness	100
4.13	The impact of locus of control as a moderator in the relationship between the four perspectives and job embeddedness.	102
4.14	Structural relationships between Job Embeddedness and four perspectives of personal, interpersonal, organizational and environmental perspectives by keeping LOC as moderator	107
<i>Chapter 5 – Conclusion</i>		
5.1	Findings	131
5.2	Suggestions	135
5.3	Scope for Future Research	137
5.4	Conclusion	137

LIST OF TABLES

TABLE NO.	TITLE	PAGE NO.
1.1	Description of concepts comprising Job Embeddedness	10
2.1	Staff expenses (Payments and Provisions for employees) of Public Sector Banks versus Private Sector Banks	43
3.1	Items description, CITC and Alpha value	52
3.2	Reliability analysis – Value of cronbach alpha	58
3.3	Construct Validity – Value of critical ratio and its significance	59
3.4	KMO and Bartlett's Test	62
3.5	Squared Multiple Correlations between constructs	63
3.7(a)	List of Private Sector Banks in Coimbatore City	71
3.7(b)	List of Private Sector Banks and Number of Branches in Coimbatore City	71
4.1	Distribution of Data based on various Private Banks in Coimbatore city	75
4.2	Categorization of data based on Demographic Factors	77
4.3(a)	One way ANOVA to analyze differences in job embeddedness score based on executive's age group	79
4.3(b)	One way ANOVA to analyze differences in job embeddedness score based on executive's income	80
4.3(c)	One way ANOVA to analyze differences in job embeddedness score based on executive's educational qualification	81
4.3(d)	One way ANOVA to analyze differences in job embeddedness score based on executive's gender	82
4.3(e)	One way ANOVA to analyze differences in job embeddedness score based on executive's marital status	83
4.4	Descriptive Statistics of personal, interpersonal, organizational and environmental perspectives mean score	84

TABLE NO.	TITLE	PAGE NO.
4.5	Descriptive Statistics of fit community, fit organization, sacrifice community and sacrifice organization	85
4.6(a)	One way ANOVA between the executive's perception level of fit community with the link attribute of owning the house they live in where they work scores	87
4.6(b)	One way ANOVA between the employee's perception level of fit community with the link attribute of the family roots in the community they live in	88
4.7(a)	One way ANOVA between the employee's level of sacrifice community with the link attribute of owning the house to live in where they work scores	90
4.7(b)	One way ANOVA between the employee's level of sacrifice community with the link attribute of the family roots are in the community they live in scores	91
4.8(a)	One way ANOVA between the executive level of fit organization with work committees of link attributes score	93
4.8(b)	Post hoc test between fit organization and no. of work committees of link	94
4.8(c)	Homogeneous subset of work committees	95
4.9(a)	One way ANOVA between the executive levels of the sacrifice organization with work committees of link attributes score	96
4.9(b)	Post hoc test between sacrifice organization and number of working committees of link attribute	97
4.10	Descriptive statistics of Locus of control – Internal, External and External Chance	98
4.11	Correlation among personal, interpersonal, organizational and environmental perspectives	99
4.12(a)	Regression Analysis: Model Summary of personal, interpersonal, organizational and environmental perspectives with job embeddedness	100
4.12(b)	Coefficients of Regression model of personal, interpersonal, organizational and environmental perspectives with job embeddedness	101

TABLE NO.	TITLE	PAGE NO.
4.13(a)	Regression Analysis: Model Summary of locus of control - internal as a moderator in the relationship between the four perspectives and job embeddedness	104
4.13(b)	Regression Analysis: Model Summary of locus of control - external as a moderator in the relationship between the four perspectives and job embeddedness	104
4.13(c)	Regression Analysis: Model Summary of locus of control – external chance as a moderator in the relationship between the four perspectives and job embeddedness	104
4.13(d)	Regression Analysis: Model Summary of locus of control as a moderator in the relationship between the four perspectives and job embeddedness	105
4.13(e)	Coefficients of Regression model of locus of control as a moderator in the relationship between the four perspectives and job embeddedness	105
4.14	Recommended Cut - off Values for SEM Fit Indices	108
4.14(a)	Modification Indices – Fit Organization	111
4.14(b)	Modification Indices – Fit Community	113
4.14(c)	Modification Indices – Sacrifice Organization	116
4.14(d)	Modification Indices – Personal Perspective	118
4.14(e)	Modification Indices – Interpersonal Perspective	120
4.14(f)	Modification Indices – Organizational Perspective	123
4.15	Standardized Structural Path Coefficients	127
4.16	Model Fit Parameters	129

LIST OF FIGURES

FIGURE NO.	TITLE	PAGE NO.
1.1	Dimensions of Job Embeddedness	10
1.2	Locus of control	17
2.1	Conceptual frame work of the study	44
4.1	CFA Model for Fit Organization Construct	110
4.2	CFA Model for Fit Organization construct with covariant	111
4.3	CFA Model for Fit Community Construct	112
4.4	CFA Model for Fit Community Construct with covariant	113
4.5	CFA Model for Sacrifice Community Construct	114
4.6	CFA Model for Sacrifice Organization Construct	115
4.7	CFA Model for Sacrifice Organization Construct with covariant	116
4.8	CFA Model for Personal Perspective	117
4.9	CFA Revised Model for Personal Perspective with covariant	118
4.10	CFA Model for Interpersonal Perspective	119
4.11	CFA Revised Model for Interpersonal Perspective with covariant	121
4.12	CFA Model for Organizational Perspective	122
4.13	CFA Revised Model for Organizational Perspective with covariant	124
4.14	CFA Model for Environmental Perspective	125
4.15	SEM for Job Embeddeness of executives working at Coimbatore City	128

LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
No.	Number
JE	Job Embeddedness
LOC	Locus of Control
FO	Fit Organization
FC	Fit Community
LO	Link Organization
LC	Link Community
SO	Sacrifice Organization
SC	Sacrifice Community
PP	Personal Perspective
IPP	Interpersonal Perspective
OP	Organizational Perspective
EP	Environmental Perspective
LOC-I	Locus of Control-Internal
LOC-E	Locus of Control-External
LOC-EC	Locus of Control-External Chance