CHAPTER 3

RESEARCH METHODOLOGY

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Research methodology is the key aspect which governs the outcome of the study. It encompasses and directs the researcher to conduct the study in a systematic process which ensures and facilitates the accuracy of the outcomes. Research methodology deals with the definition of the research problem, research design, methods of data collection, sampling design, research instrument used, statistical tools deployed and interpretation of survey data. This research is a descriptive and causal study in nature. The reliability of the instrument is tested and the coefficient value is 0.7. The respondents are sales executives of private banks. The simple random sampling was used and the sample size is 254. The tools used in the research are descriptive statistics, regression, correlation, coefficient, ANOVA and Analysis of Movement Structure (AMOS) for structural equation modeling.

3.1 Research Design

The research design is descriptive and causal. The cause and effect relationship is examined between the four perspectives of the respondent and Job-Embeddedness. The moderating effect of Locus of Control is also examined in this relationship.

Research design is an arrangement of conditions for the collection and analysis of data in a manner that aims to combine the relevance to the research purpose with economic in procedure. Most of the information was obtained through circulating the structured questionnaire and with the discussion with the executives, bankers and other financial institutions. At the same time some of the information was obtained through focused group interviews with some executives working in the banking industry. Based on the available information from previous studies, variables related to job embeddedness were generated. These variables were used to generate items for four perspectives.

As per the insustry executives view, the perspectives were grouped as questions under four perspectives like personal, interpersonal, organizational and environmental perspectives. Along with the job embeddedness and four perspectives a set of questions related to locus of control was added to test the perspectives of respondent towards job embeddedness. A well-structured questionnaire was framed and was used as a tool for data collection.

3.2 Instrument Development, Validation and Model Validation

This section describes the validation of the theoretical model and the 'Locus of control scale' which was developed to understand the perspectives' influence on the job embeddedness of private bank executives. This instrument, which is intended to understand the various perspectives of job embeddedness was developed with inputs from a wide range of literature studies. The perspectives of job embeddedness were measured through its various constructs like fit community, fit organization, sacrifice community, sacrifice organization, personal perspective, interpersonal perspective, organizationalperspective and environmental perspective. These constructs were tested for validity and reliability with a pilot data using statistical package for social studies (SPSS) data analysis, where irrelevant items were eliminated from the final study and the model was validated for further research.

3.2.1 Item Generation

To measure job embeddedness Mitchell et al.'s (2001) scale was used. This instrument has link, fit, and sacrifice dimensions for both on and off the job dimensions. The above said dimensions has six factors; fit to community, fit to organization, community related sacrifice, organization related sacrifice, links to the community and links to organization. However, the link dimensions consisted of demographic questions like marital status, whether the family roots are from the same community, how long the person has been working, with how many coworkers one is interacting during the day, etc. For this reason items related to link dimensions were considered separately and as a part of demographic questions. The scale is made up of fit and sacrifice factors and measured on a five point interval scale, ranging from 5= strongly agree to 1= strongly disagree.

Demographic questions included in the questionnaire were gender, marital status, age, level of education and working sector. Links to community questions were: "Do you own the home you live in?", "Are your family roots in this community?", "How many of your family members live nearby?" and "How many of your close friends live nearby? Finally, links to community questions included items, such as, "How long have you been working in your present position for this company?"," How long have you been working

for this company", "How long have you been working in this industry?", "How many coworkers do you interact with?", "How many coworkers are highly dependent on you?", "How many work teams are you on?", and "How many work committees are you on?".

The various questions were framed to capture the perspectives of job embeddedness. Here, the questions were framed under four dimensions, they are personal, interpersonal, organizational and environmental perspectives. Basically the questions concentrated on salary, rewards, organization hierarchy, training, attitude towards the work, goals, targets, etc.To assess the respondent's locus of control, Udai Pareek's scale (Pareek, 1998) was used. On the questionnaire there were 30 self-explanatory statements are used to find the level of locus of control.

Few statements are as follows

- I determine what matters to me in an organization
- My success or failure depends on the amount of effort I exert
- My career depends on my seniors
- A person's career is a matter of chance
- The way I work determines whether or not I receive rewards

The fully framed questionnaire consisted of these three parts

PART A – It consists of demographic profile with link community and link organization details of employees of private banks

PART B – It includes different items of fit community, fit organization, sacrifice community, sacrifice organization, along with environmental, organizational, personal and interpersonal factors (Mitchell, et al, 2001).

PART C – It consists of Udai Pareek's (1998) scale to measure locus of control of employees of private banks.

3.2.2 Content Validity

The very basic requirement for a good measure is content validity, which means the measurement items contained in an instrument should cover the major content of a

construct (Churchill, 1979). Content validity is the degree to which the instrument items represent the universe of the concept under study. It is usually achieved through a comprehensive literature review and interviews with practitioners. It is the representativeness or sampling adequacy of the content of the measurement instrument.

The total number of items generated comprises eleven constructs. Eleven constructs framed under the subtitles of Job embeddedness, Personal, Interpersonal, Organizational Environmental perspective and Locus of control. Once item pools were created, items were coded and in the above said various constructs were reviewed by two academicians and re-evaluated by another expert. The focus was to check the relevance of each construct's definition and clarity of the wordings of sample questionnaire items. Based on the feedback from the academicians and experts, redundant and ambiguous items were either modified or eliminated. New items were added whenever deemed necessary. Thus the content validity was ensured and the same was used for the pilot study (Appendix 1).

3.2.3 Pilot Study

To assess the questionnaire on its quality and reliability, a pilot study was conducted as part of the research. The data and information are collected from the primary source of executives of private banks through a structured questionnaire which was developed after an extensive review of literature. A pilot study was carried out for 30 executives of private banks through the questionnaire method. The respondents were randomly selected for the pilot study.

The pilot study has addressed a number of logical errors. As part of research strategy the following factors were checked prior to the main study:

- Check the wordings of the questionnaire
- Check that the instructions are understandable
- Check the reliability and validity of the questionnaire
- Check the statistical and analytical process

3.2.4 Reliability

The Cronbach alpha value and the corrected item total correlation were used to measure and improve the reliability of the constructs. Reliability is the degree to which a set of latent constructs indicators are consistent with their measurements. The indicators of highly reliable constructs are highly inter-correlated, indicating that they all are measuring the same latent construct (Hair et al, 2003). The reliability of the items comprising each dimension was examined using Cronbach alpha. A commonly used threshold value for acceptable reliability is 0.70, although this not an absolute standard, and a value below 0.70 have been deemed acceptable if the research is exploratory in nature (Hair et al, 2003; Boudreau Gefen and Straub, 2000). Purification was carried out by examining the corrected-item total correlation (CITC) score of each item with respect to a specific dimension of constructs.

The CITC score is a good indicator of how well each item contributes to the internal consistency of a particular construct as measured by Cronbach's alpha coefficient (Cronbach 1951). Items were deleted if their CITC scores were below 0.5, unless there are clear reasons for keeping the items in spite of low item total correlation. On the other hand, certain items with CITC scores above 0.5 may also be removed if their deletion can dramatically improve the overall reliability of the specific dimension.

As the instrument measured qualitative measured qualitative data, the value of cronbach alpha was examined to be above 0.6. The corrected item total correlation score and cronbach alpha, which reflects on reliability were taken for further analysis for retaining or deleting items from the constructs. Based on this analysis, four items were removed from the instrument.

Table 3.1 Items description, CITC and Alpha value

Item Code	Items	CITC I	CITC II
	Fit Community		
FC1	I really love the place where I live.	0.702	0.702
FC2	I like the family-oriented environment of my community.	0.712	0.712
FC3	This community I live in is a good match for me.	0.785	0.785
FC4	I think of the community where I live at home.	0.694	0.694
FC5	The area where I live offer the leisure activities that I like.	0.701	0.701
	Alpha value of the construct Fit Community	**0.882**	**0.882**
	Fit Organization		
FO1	My job utilizes my skills and talents well.	0.646	0.677
FO2	I feel like I am a good match for this organization.	0.667	0.704
FO3	I feel personally valued by (name of the organization).	0.679	0.708
FO4	I like my work schedule (e.g., flextime, shift).	0.644	0.663
FO5	I like the authority and responsibility	**-0.022**	**Deleted**
FO6	I fit with the organization's culture	0.736	0.725
	Alpha value of the construct Fit Organization	**0.798**	**0.869**
	Sacrifice Community		
SC1	Leaving this community would be very hard.	0.553	0.553
SC2	People respect me a lot in my community.	0.611	0.611
SC3	My neighborhood is safe.	0.592	0.592
	Alpha value of the construct Sacrifice Community	0.755	0.755
	Sacrifice Organization		
SO1	I have a lot of freedom on this job to decide how to pursue my goals.	0.779	0.779
SO2	The perks of this job are outstanding.	0.701	0.701
SO3	I feel that people at work respect me a great deal.	0.768	0.768

Item Code	Items	CITC I	CITC II
SO4	I would incur very few costs if I left this organization.	0.619	0.619
SO5	I would sacrifice a lot if I left this job.	0.719	0.719
SO6	My promotional opportunities are excellent here.	0.714	0.714
SO7	I am well compensated for my level of performance.	0.778	0.778
SO8	The benefits are good at this job.	0.782	0.782
SO9	I believe the prospects for continuing employment with this company are excellent.	0.745	0.745
	Alpha value of the construct Sacrifice Organization	0.927	0.927
	Environmental Perspectives		
EP1	Work timing helps me to spend time with my family	-0.043	**Deleted**
EP2	I have job security	0.751	0.749
EP3	I am in reasonably well paying job	0.761	0.77
EP4	I am paid a salary on time	0.767	0.775
EP5	In my job, my voice is heard and experience is valued	0.755	0.764
EP6	My company is reasonable brand name in the market	0.779	0.78
EP7	In my company I have employee welfare oriented schemes	0.757	0.762
EP8	I have free and frank two sided performance appraisals	0.693	0.701
EP9	During appraisal my areas ofimprovement are identified	0.645	0.657
	Alpha value of the constructs Environmental Perspectives	**0.897**	**0.924**
	Organizational Perspectives		
OP1	Our management hierarchy is clear	0.718	0.718
OP2	Our management has clear policies	0.707	0.707
OP3	Our management has transparency and accountability in each level	0.715	0.715
OP4	I have a systematic delegation of task/activities	0.716	0.716
OP5	I have a systematic method in my place to work	0.613	0.613

Item Code	Items	CITC I	CITC II
OP6	I get materials available on time	0.705	0.705
OP7	I work withoutany interruption	0.72	0.72
OP8	I paid for overtime for work done beyond normal working hours	0.648	0.648
OP9	I have instant cash award schemes	0.709	0.709
OP10	As an employee I was treated fairly in my organization	0.747	0.747
OP11	My supervisor is competent enough	0.734	0.734
OP12	My supervisor possesses leadership skills	0.687	0.687
OP13	I was set with goals and targets	0.708	0.708
OP14	I get rewards on achievement of the same	0.68	0.68
OP15	I get non-financial incentives	0.728	0.728
OP16	I was told how and what to do about my work	0.725	0.725
	Alpha value of the construct Organizational Perspectives	**0.946**	**0.946**
	Interpersonal Perspectives		
IP1	I possess individual personal skills	**-0.033**	**Deleted**
IP2	My team has overall workgroup/team skills	0.709	0.727
IP3	I have self-initiative and competence	0.701	0.723
IP4	I have knowledge of work I do	0.7	0.703
IP5	I was transmit among the teams	0.712	0.714
IP6	My work allocation changes frequently	0.694	0.704
IP7	I was given reasonable/achievable targets	0.733	0.738
	Alpha value of the construct Interpersonal Perspectives	**0.849**	**0.894**
	Personal Perspectives		
PP1	I was technicallyqualified/educated for the work	0.75	0.75
PP2	I build up my work through training	0.684	0.691
PP3	My previous experience helps me in current job	0.583	0.589
PP4	Ihave overall competence of operative	0.7	0.71

Item Code	Items	CITC I	CITC II
PP5	I have attitude towards my work	0.746	0.745
PP6	I believe age of person influence the productivity	0.777	0.785
PP7	I have creativity thought towards my work	0.712	0.723
PP8	I am motivated to the work	0.74	0.744
PP9	I have overall job satisfaction	0.753	0.748
PP10	I have overall communal feeling towards my company	**0.028**	**Deleted**
	Alpha value of the construct Personal Perspectives	**0.902**	**0.922**
	Locus of Control		
LOC1	I determine what matters to me in an organization	0.752	0.752
LOC2	The course of my career depends on me	0.75	0.75
LOC3	My success or failure depends on the amount of effort I exert	0.73	0.73
LOC4	The people who are important to control matters in the organization	0.763	0.763
LOC5	My career depends on my seniors	0.594	0.594
LOC6	My effectiveness in an organization is determined by senior people	0.746	0.746
LOC7	The organization a person joins or the job he or she takes is an accidental occurrence	0.731	0.731
LOC8	A person's career is a matter of chance	0.768	0.768
LOC9	A person's success depends on the breaks or chances he or she receives	0.729	0.729
LOC10	Successful completion of my assignments is due to my detailed planning and hard work	0.692	0.692
LOC11	Being liked by my seniors are making good impressions on them influences promotion decisions	0.652	0.652
LOC12	Receiving rewards in the organization are a matter of luck	0.66	0.66
LOC13	The success of my plans is a matter of luck	0.647	0.647
LOC14	Receiving a promotion depends on being I the right place at the right time	0.78	0.78

Item Code	Items	CITC I	CITC II
LOC15	Preferences of seniors determine who will be rewarded in an organization	0.648	0.648
LOC16	My success depends on my competence and hard work	0.709	0.709
LOC17	How much I am liking in an organization depends on my seniors	0.625	0.625
LOC18	Getting people in an organization to listen to me is a matter of luck	0.611	0.611
LOC19	If my seniors do not like me, I will not succeed in this organization	0.553	0.553
LOC20	The way I work determines whether or not I receive rewards	0.685	0.685
LOC21	My success or failure in an organization is a matter of luck	0.628	0.628
LOC22	My success or failure depends on those who work with me	0.672	0.672
LOC23	Any promotion I receive will be due to my ability and effort	0.626	0.626
LOC24	Most things in an organization are beyond the control of the people who work there	0.684	0.684
LOC25	The quality of my work influences decisions on my suggestions in this organization	0.739	0.739
LOC26	The reason I am acceptable to others in an organization is a matter of luck	0.689	0.689
LOC27	I determine what happens to me in the organization	0.768	0.768
LOC28	The degree to which I am acceptable to others in this organization depends on my behavior with them	0.723	0.723
LOC29	My ideas are accepted if I make them fit with the desires of my seniors	0.735	0.735
LOC30	Pressure groups in this organization are more powerful than individual employees are, and they control more things than individuals do	0.715	0.715
	Alpha value of the construct Personal Perspectives	**0.967**	**0.967**

The various items were stated for each characteristic, their respective corrected item total correlation for iterations and the alpha value for each characteristic is given in Table 3.1.

Fit organization construct was initially represented by 6 items, including the authority and responsibility in the organization of the executives. The CITC scores for all items in fit organization are well above 0.6 except for the item FP6. The question to understand from the respondent about the authority and responsibility in the organization was too general and it was decided to drop item FP6. The reliability coefficient improved from 0.798 to 0.869.

The environmental perspective constructs originally had 9 items. The CITC was very less for the item EP1. This item talks about, whether the work timing helps the employee to spend the time with their family. The question did not directly representing the environmental perspective and hence was decided to delete. Upon deletion of item EP1 the alpha value improved from 0.897 to 0.924.

Interpersonal perspective constructs originally had 7 items. The CITC was very less for the item IP1. This item talks about, executives having individually having personal skills. The question was representing only the personal skill, not about the interpersonal skills. Hence item IP1 from the construct of interpersonal perspective was deleted. The removal of these items had increased the cronbach alpha value to 0.894.

With respect to personal perspective, ten items were pooled to form a construct. The CITC was less for the item PP10 (I have an overall communal feeling/belongings toward company) was removed to achieve the alpha value of 0.922.

The construct regarding locus of control as measured by a scale to assess the respondent's locus of control, Udai Pareek's scale was used. On the questionnaire there were 30 self-explanatory statements are used to find the level of locus of control. The CITC valueswere less for the item code of LOC 5 (My career depends on my seniors) and LOC19 (If my seniors do not like me, I will not succeed in this organization), the value was 0.594 and 0.553 respectively. Since the instrument was pretested and validated, the items were not disturbed and used as such with any modifications.

The overall reliability of the instrument was found to be 0.983. The final alpha score of the constructs and the instrument (Table 3.2) was found to be more than 0.7 and hence was assessed reliably. This final instrument, various perspectives towards job embeddedness with locus of control as a moderator of the Bank executives, had 106 scale items (Appendix 2).

Table 3.2 Reliability analysis – Value of cronbach alpha

Constructs	Reliability (cronbach alpha)
The overall reliability of the instrument	0.983
Fit Community	0.882
Fit Organization	0.869
Sacrifice Community	0.755
Sacrifice Organization	0.927
Environmental Perspective	0.924
Organizational Perspective	0.946
Interpersonal Perspective	0.894
Personal Perspective	0.922
Locus of Control	0.967

3.2.5 Construct Validity

Validity is the extent to which a measure or set of measures correctly represents the concept of study. It is concerned with how well the concept is defined by the measures. Construct validity is the degree to which a measure confirms a hypothesis created from a theory based upon the concepts under study. The following tables 3.3 shown to demonstrate the construct validity with critical ration and the significance value for each item in every constructs.

Table 3.3 – Construct Validity – Value of critical ratio and its significance

Fit Community	C.R.	P
FC1		
FC2	13.264	***
FC3	11.281	***
FC4	10.604	***
FC5	10.540	***

Fit Organization	C.R.	P
FO1		
FO2	11.623	***
FO3	10.448	***
FO4	8.952	***
FO5	10.027	***

Sacrifice Community	C.R.	P
SC1		
SC2	12.949	***
SC3	12.442	***

Sacrifice Organization	C.R.	P
SO1		
SO2	12.924	***
SO3	14.602	***
SO4	10.816	***
SO5	13.172	***
SO6	13.349	***
SO7	15.235	***
SO8	15.219	***
SO9	14.096	***

Personal Perspective	C.R.	P
PP1		
PP2	12.137	***
PP3	9.739	***
PP4	12.317	***
PP5	13.456	***
PP6	14.593	***
PP7	13.232	***
PP8	13.774	***
PP9	14.006	***

Interpersonal Perspective	C.R.	P
IP1		
IP2	12.098	***
IP3	10.918	***
IP4	12.616	***
IP5	12.614	***
IP6	13.428	***

Organizational Perspective	C.R.	P
OP1		
OP2	13.753	***
OP3	11.268	***
OP4	11.783	***
OP5	9.996	***

Organizational Perspective	C.R.	P
OP6	11.513	***
OP7	11.593	***
OP8	10.199	***
OP9	11.172	***
OP10	12.117	***
OP10	12.024	***
OP12	10.915	***
OP13	11.650	***
OP14	10.995	***
OP14	11.778	***
OP16	11.745	***

Environmental Perspective	C.R.	P
EP1		
EP2	13.877	***
EP3	14.225	***
EP4	13.886	***
EP5	14.128	***
EP6	13.511	***
EP7	12.095	***
EP8	11.196	***

The construct validity of each construct was examined by performing Confirmatory factor analysis using AMOS. This ensured that the items inside each construct measures the respective construct.

The above tables indicates the construct validity of each construct like Fit Community, Fit Organization, Sacrifice Community, Sacrifice Organization, Personal Perspective, Interpersonal Perspective, OrganizationalPerspective and Environmental Perspective respectively. The P value is significant for all items in all constructs, which indicates that each item is contributing to explain its construct. Also the validity of the path of each item towards the construct is indicated by CR (Critical Ratio), which has to be more than 1.96 to be significant.The path value for the first item on each factor is equal to 1.

Confirmation of Grouping of Scale Items

The sixty one scale items were designed to bring out the perspectives influencing the job embeddedness and locus of control as a moderator as identified through the literature review. The four perspectives developed from literature review were identified as the perspectives influencing the job embeddedness. The same has been validated through pilot study and used further after validation for the data collection. KMO and Bartleet's test carried out to find overall how well variables represent the constructs (Table 3.4).

Table 3.4 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**0.787**
Bartlett's Test of Sphericity	Approx. Chi-Square	30214.037
	Df	4095
	Sig.	**0.000**

3.2.6 Criterion validity

Criterion related validity is the degree to which a measurement instrument can predict a variable that is designated as a criterion. It is concerned with detecting the

presence or absence of one or more criterion considered to represent constructs of interest. Criterion validity of Bank executives' perspectives towards job embeddedness was tested by the estimate value of the squared multiple correlation. The estimate value determination is the percentage of the total variation I the dependent variable explained by the independent variable of each item. It ensures the criterion validity of bank executives' perspectives towards job embeddedness serve the predictor variables for it.

The proportions of variance above 25% are considered substantial (Heiman 1998). Thus the instrument demonstrated high criterion validity. The estimate value of the endogenous constructs ranges between 0.361 to 0.937 which are satisfactory values depicting that the constructs leading to them do have significant strength of association and criterion validity.

Table 3.5 - Squared Multiple Correlations between constructs

Criterion	Estimate (R^2)
AvgSO	0.870
AvgSC	0.687
AvgFO	0.627
AvgFC	0.746

3.2.7 Model Validation

The theoretically based model specifying the relationship between the four perspectives and job embeddedness with locus of control as a moderator in this relationship is estimated and validated using AMOS.The reliability values (Table 3.2) were examined to test the measurement model. The reliability, value was above 0.8 for all constructs except the sacrifice community which is 0.755. As it was a pre-validated constructs, this value was accepted valid.

The structural model is tested by examining the R^2 value and to t value of the path. The R^2 value of job embeddedness was 81.9%,which is valid. Path validity was also ensured using the t values as discussed before. Hence the structural model was also found fit. The validation of the structural model validates the theoretical model making it pertinent for future study.

3.3 Sampling Method

Coimbatore City was selected for the present study to conduct the research. The sales executives of Private Banks have been selected by adopting the simple random sampling technique through the pre-tested and structured questionnaire. Simple random sampling is a process in which every item of the population has an equal probability of being chosen.

3.4 Sample Size Determination

The population of the study consists of private banks in Coimbatore city. The sampling frame consists of employees working in the private banks exclusively connected to the sales domain. This was collected from the respective banks and from the Coimbatore lead banker records (Canara Bank, Annual Credit Plan 2013-14, Coimbatore). The lead banker in the Coimbatore city is Canara bank. The sampling unit is the individual executives present in this sampling frame.

The whole population was categorized into one single cluster based on the domain which is sales. There were 17 private banks with the branch size of 125 in the Coimbatore city limit. The total population of the executives in the private banks in the Coimbatore city was found to be 1500. Twenty percent executives were selected as the sample and the questionnaires were distributed to 300 executives in 125 branches which included all the private banks which operates in the Coimbatore city. Of the distributed questionnaires, 254 valid responses were received back with a response rate of 85%. The primary data was collected from private banks in Coimbatore city in the period of September 2013 to February 2014.

3.5 Data Collection

The study is based on both primary and secondary data. The primary data source is from banking employees who are working in Coimbatore, with the help of a questionnaire. The questionnaire is used to extract quantitative data like demographic details and five-point attitudinal rating scale is used to measure levels of attitude towards the variables of study.To express the relative frequency percentage of the total sample, the numerical data from the different field is extracted from the questionnaire. The same

is computed to present the quantitative data in the research report. The required secondary data have been collected from the Government offices, Indian bank's association, Canara bank, which are lead banks in Coimbatore city, Trade and welfare Unions, District Information Centre, websites, newspapers, magazines, journals, brochures and research thesis. The study pertains to the period from August 2013 to December 2014, in which the sample survey (including the pilot survey) is conducted in the study area of Coimbatore city.

3.6 Data Analysis

The data analysis discusses the various techniques and tools used in the analysis. The following statistical tools are used to measure the presence of these enablers and their influence on performance, retention and engagement, ensuring statistical significance.

1. Descriptive Statistics
2. One way ANOVA
3. Correlation
4. Regression
5. Structural Equation Modelling by AMOS

1. Descriptive Statistics

The descriptive statistics is used to find the mean value and standard deviation value of these enablers namely, personal, interpersonal, organizational and environmental perspectives. Also, descriptive statistics used to find the fit community, fit organization, sacrifice community and sacrifice organization. The mean scores are employed to find the highest and lowest mean scores for these various enablers in job embeddedness of private bank executives.

2. One Way ANOVA

ANOVA is performed to test if the means between two groups are equal. ANOVA examines whether the means of more than two groups shows significant difference statistically. One-way Analysis of Variance is a way to test the equality of three or more means at one time by using variances. It is a statistical measure and

described as means square of deviation taken from the mean of given series of data. It is a test for finding the difference among the means of population by examining the amount of variation within each of these samples relative to amount of variation between the samples. ANOVA is a univariate statistical technique to determine, on the basis of one dependent measure, whether samples are from populations with equal means (Hair et. al., 2003). In this study, difference in perception of bank executives with regard to various enablers namely, fit community, sacrifice community, fit organization, and sacrifice organization based on owning house, family roots, and work committees are analysed.

In order to identify the overall significant difference among means of more than two groups, post hoc tests are conducted at the significance level of 0.05. Post hoc test is performed to identify the groups which are statistically and significantly different in the study. In the study, post hoc test (Tukey's b) is examined in order to find the significant difference with respect to key enablers, fit organization, sacrifice organization that is statistically different based on work committees.

3. Correlation

Correlation between the variables is analysed to test if the association among the enablers and work performance, employee retention and employee engagement is significant. Correlation is a statistical tool that helps in analysing the co-variation of two or more variables. The correlated variables are influenced by one or more variables. Two variables are said to be correlated if changes in one variable are associated with changes in the other variable. Correlation is a statistical technique that can show how strongly the pairs of variables are related. It describes the degree of relationship between the two variables. The association between the variables is represented by the correlation coefficient. The correlation coefficient depicts the strength of the association that exists between the variables. The value can range from -1 to +1, with +1 indicating a perfect positive relationship, 0 indicating no relationship and -1 indicating a perfect negative or reverse relationship. In the present study, it is used to find the association between the independent variables namely, personal, interpersonal, organizational and environmental perspectives.

4. Regression

Linear regression analysis is used to analyse the relationship between a single dependent variable and several independent variables. Regression analysis is a statistical process for estimating the relationships among the variables. It focuses on the relationship between a dependent variable and one or more independent variables. It is a statistical measure that attempts to determine the strength of the relationship between one dependent variable and a series of independent variables. The coefficient of determination (R^2) is a measure of the proportion of the variance of the dependent variable that is explained by the independent variables. The coefficient can vary between 0 and 1. Higher the value of R^2, greater the explanatory power of the regression equation and therefore the better the prediction of the dependent variable (Hair et. al., 2003). When the value of R^2 is greater than 25%, the proportions of variance are considered substantial (Heiman 1998).

The study uses linear regression to find the impact of various enablers namely, personal, interpersonal, organizational, environmental perspectives, locus of control (internal, external and chance).The enablers are taken as the independent variables and job embeddedness is the dependent variables in this study.

The study also uses regression analysis to find the moderating role of employee engagement on the relationship between enablers and work performance; and between enablers and employee retention. A moderating effect occurs when the third variable changes the relationship between the two variables (Hair et, al., 2003). In other words, relationship between two variables changes with another variable. In the present study, researcher intends to study the moderating effect of locus of control on job embeddedness.

5. AMOS

AMOS is a Structural Equation Modelling (SEM) software that aids in supporting research and theories by standard analysis methods, regression, factor analysis, correlation and analysis of variance. SEM is a statistical test that aids in determining the adequacy of the model fit to the data. In AMOS, one can specify, estimate, assess and present the model and hypothesized relationships among the variables in a path diagram.

It also helps to specify models using non-graphical programmatic method. It is used to estimate the relationship between the exogenous and endogenous constructs in the research models.

Confirmatory Factor Analysis (CFA) is a statistical technique that tests the hypothesis in order to find the relationship between the observed variables and the latent constructs. It is a theory testing model which helps to confirm whether the hypothesis is based on strong theoretical basis or not (Stevens, 1996). The different indices used to confirm the model are described below.

- *Measures of Absolute Fit*

An absolute fit index is a fundamental measure that indicates how well the proposed theory fits the data (McDonald and Ho, 2002). Chi Square test, GFI, RMR and RMSEA are categorized under fit indices.

- Model Chi Square

The Chi square value is a measure that helps in evaluating the overall model fit (Hu and Bentler, 1999). It is used to compare the observed and estimated covariance matrices. The expected Chi-square value should be the maximum possible minimum value.

- Goodness of Fit Statistic (GFI)

It indicates as how well a specified model reproduces the covariance matrix among the indicator variables. It represents the overall degree of fit. GFI should range between 0 and 1 and values which is more than 0.9 indicates a good fit to the data (Miles and Shevlin, 2007).

- Root Mean Square Residual (RMSR)

Root Mean Square Residual (RMR) is "square root of mean of the squared residuals i.e., an average of the residuals between observed and estimated input matrices" (Hair et. al., 2003). Values for the RMR should be less than 0.05 which indicates good fit (Byrne 1998; Diamantopoulos and Siguaw 2000) and as high as 0.08 are deemed acceptable (Hu and Bentler, 1999).

- Root Mean Square Error of Approximation (RMSEA)

Root Mean Square Error of Approximation (RMSEA) helps as "how well the optimally chosen parameter estimates would fit the population covariance matrix" (Byrne, 1998). Its value ranging between 0.08 and 0.10 is deemed as acceptable and below 0.08 indicates well fit (MacCallum et. al., 1996).

- *Incremental Fit Measures*

Incremental Fit Measures indices are a group of indices which is a second class of measures that compares the proposed model to some baseline model i.e., the null model (Hair et. al., 2003). In other words, it compares the Chi square value to a baseline model. It includes AGFI, NFI, CFI and TLI. Null model assumes the factors or dimensions of a construct are unrelated.

- Adjusted Goodness of Fit Statistics (AGFI)

Adjusted Goodness of Fit Statistics (AGFI) is an extension of GFI (Hair et. al., 2003). "It adjusts the GFI based upon degrees of freedom, with more saturated models reducing the fit" (Tabachnick and Fidell, 2007). Generally, the value for AGFI is 0.90 or greater indicates well fit models.

- Normal-Fit Index (NFI)

Normal-Fit Index (NFI) is a "relative comparison of the proposed model to the null model" (Hair et. al., 2003). The recommended value is 0.9 or > 0.9 indicates good fit (Bentler and Bonett, 1980).

- Comparative Fit Index (CFI)

Comparative Fit Index (CFI) introduced by Bentler is one of the measures of fit indices that is least affected by sample size (Fan et. al., 1999). Its value exceeding 0.9 indicates good fit to the data (Hair et. al., 2003).

- Tucker-Lewis Index (TLI)

Tucker-Lewis Index (TLI) is also called as Non Normal Fit Index (NNFI). "It combines a measure of parsimony into a comparative index between the proposed and null models; values of TLI greater than 0.90 indicates good fit" (Hair et. a., 2003).

These indices help to measure whether the data fits in to the model or not. The conceptual framework is tested using AMOS and validated for real life application. The fitness of model and the estimates indicate the influence of each independent variables / enablers.

This chapter portrays the instrument development and validation, area and period of the study, sampling design and sampling, data collection method and various statistical techniques to analyse the data in a comprehensive manner. The reliability, criterion validity and construct validity are ensured using SPSS techniques and AMOS software. The validated model is further used to analyse the data collected for the research. The research methodology gives a comprehensive overview of the method adapted by the researcher and the analysis part has been explained in the forthcoming chapter.

3.7 Selection of Branches

Coimbatore otherwise called Kovai, is a noteworthy city in the Indian state of Tamil Nadu. It is the second biggest city and urban agglomeration in the state after Chennai and the sixteenth biggest urban agglomeration in India. It is managed by the Coimbatore Municipal Corporation and is the regulatory capital of Coimbatore District. It is one of the quickest developing tier II urban communities in India and manufacturing center of Tamil Nadu. It is frequently alluded to as the "Manchester of South India" because of its cotton cultivation and textile industries. Coimbatore is additionally alluded to as "the Pump City" as it supplies 66% of India's prerequisites of engines and pumps. The city is one of the biggest exporters of poultry and auto parts which brings the huge FOREX revenue to the city. Above all, the city has the highest business potential opportunities for the banking industry as well.At the Coimbatore city limit, there are 125 branches of private banks functioning which includes their Regional Offices. The private banks who operate in Coimbatore city limit are as follows

Table 3.7(a) List of Private Sector Banks in Coimbatore City

S.No	Private Banks	Web Site
1	AXIS Bank Ltd.	www.axisbank.com
2	City Union Bank Ltd.	www.cityunionbank.com
3	Dhanalaxmi Bank Ltd.	www.dhanbank.com
4	ICICI Bank Limited	www.icicibank.com
5	IndusInd Bank Limited	www.indusind.com
6	ING Vysya Bank Ltd.	www.ingvysyabank.com
7	Karnataka Bank Ltd.	www.ktkbankltd.com
8	Kotak Mahindra Bank Limited	www.kotak.com
9	IDBI Bank	www.idbibank.com
10	Tamilnadu Mercantile Bank Ltd.	www.tmb.in
11	The Catholic Syrian Bank Ltd	www.csb.co.in
12	The Federal Bank Ltd.	www.federalbank.co.in
13	The HDFC Bank Ltd.	www.hdfcbank.com
14	The Karur Vysya Bank Ltd.	www.kvb.co.in
15	The Lakshmi Vilas Bank Ltd.	www.lvbank.com
16	The South Indian Bank Ltd.	www.southindianbank.com
17	Yes Bank Limited	www.yesbank.in

Table 3.7 (b) List of Private Sector Banks and Number of Branches in Coimbatore City

S.No.	Private Banks	No. of city branches
1	Axis Bank Ltd	7
2	Catholic Syrian Bank Ltd	8
3	City Union Bank Ltd	13
4	Dhanalakshmi Bank Ltd	3

S.No.	Private Banks	No. of city branches
5	Federal Bank Ltd	10
6	HDFC Bank	11
7	ICICI Bank Ltd	14
8	IndusInd Bank Ltd	3
9	IDBI Bank Ltd	3
10	ING Vysya Bank Ltd	3
11	Karnataka Bank Ltd	3
12	Karur Vysya Bank Ltd	13
13	Kotak Mahindra Bank	2
14	Lakshmi Vilas Bank Ltd	9
15	South Indian Bank Ltd	15
16	Tamilnadu Mercantile Bank	6
17	Yes Bank	2

Source: Canara Bank (Lead Bank Office), Annual Credit Plan 2013-14, Coimbatore

Total Branches : 125

From the above mentioned list, one branch was chosen and executives who work for sales department were selected for the present study. The head counts of the executives vary from 5 to 20 based on the branch size and business potential. Therefore the average head counts of executives in the branches are 12 and the total population is 1500.

3.8 Chapter Scheme

The present study entitled, "A STUDY ON PERSPECTIVES OF JOB EMBEDDEDNESS WITH LOCUS OF CONTROL AS MODERATOR AMONG BANK EXECUTIVES OF COIMBATORE CITY" is organized into five chapters.

Chapter One: Introduction

The first chapter deals with the introduction, need, objectives, hypothesis and significance of the study. It also covers a detailed introduction with a statement of the problem and research questions.

Chapter Two: Review of Literature

The second chapter deals with review of literature related to job embeddedness; various perspectives, including personal, interpersonal, organizational and environmental perspectives; and locus of control in different capacities including internal, external and external chance. The chapter also presents the conceptual model derived out of the literature, objectives of the study and the hypotheses for the research work.

Chapter Three: Research Methodology

The third chapter deals with describing the research methodology process, including research design, instrument development and validation, data source, sampling, analyzing and validating the conceptual framework of the study.

Chapter Four: Analysis and Interpretation

The fourth chapter deals with the analysis according to the objectives of the study using statistical tools from SPSS. AMOS software is used to validate the model.

Chapter Five: Conclusion and Suggestions

The fifth chapter deals with discussion and suggestions based on the key findings and conclusion of the thesis. It also signifies the noteworthy contribution of job embeddedness, perspectives and locus of control towards employee retention in the banking industry.

3.9 Limitations of the Study

The present study has the following limitations

1. The present study is carried out in Coimbatore city only.
2. The present study is based on the primary data collected from fewer employees as a sample of working in private banks only.

3. The drawbacks and limitations of the field level survey are very much applicable to the present research.
4. The data and information collected from the employees of private banks are subjected to recall bias.

3.10 Tools used for Analysis

The following statistical tools are applied and evaluated in the study:

- Descriptive analysis to find an existing level of various perspectives and job embeddedness among the respondents towards their job.
- ANOVA to find the perception of the variables based on demographic factors.
- Correlation analysis to test the association between the constructs.
- Regression analysis to test the impact of the perspectives of Job Embeddedness; and to test the moderating effect of locus of control.
- Discriminant analysis to test which of the items of locus of control discriminates respondents of high and low job embeddedness.
- Structural Equation Modelling using AMOS software to estimate and validate the theoretical model.