

## **CHAPTER 4**

# **ANALYSIS AND INTERPRETATION**

## CHAPTER IV

### ANALYSIS AND INTERPRETATION

This chapter summarizes the analysis of the job embeddedness of the employees working in private banks by keeping locus of control as a moderator. The questionnaire consists of three parts where Part A contains details of demographic variables of the respondents with Link Community and Link Organization and Part B about the Fit community, Fit Organization, Sacrifice Community, Sacrifice Organization with personal, interpersonal, organizational and environmental perspectives. Part C deals with 30 standard questions to identify the respondent's level on locus of control. The analysis chapter of the thesis presents the various analyses done and the results obtained in order to meet the objectives of the research. The data are analyzed in tune with the objectives of the study using statistical tools. The techniques of correlation, multiple regression, ANOVA and discriminant analysis were used in the analysis.

#### 4.1 Distribution of Data Collected from Private Banks

The distribution of data collected from various private banks in Coimbatore is shown in the Table 4.1.

**Table 4.1 Distribution of Data based on various Private Banks in Coimbatore city**

S.No.	Private Banks	No. of respondents	Percentage
1	Axis Bank Ltd	15	5.9
2	Catholic Syrian Bank Ltd	18	7.1
3	City Union Bank Ltd	20	7.9
4	Dhanalakshmi Bank Ltd	8	3.1
5	Federal Bank Ltd	15	5.9
6	HDFC Bank Ltd	25	9.8
7	ICICI Bank Ltd	31	12.2
8	IndusInd Bank Ltd	10	3.9

<b>S.No.</b>	<b>Private Banks</b>	<b>No. of respondents</b>	<b>Percentage</b>
9	IDBI Bank Ltd	5	2.0
10	ING Vysya Bank Ltd	9	3.5
11	Karnataka Bank Ltd	6	2.4
12	Karur Vysya Bank Ltd	23	9.1
13	Kotak Mahindra Bank	6	2.4
14	Lakshmi Vilas Bank Ltd	18	7.1
15	South Indian Bank Ltd	24	9.4
16	Tamilnadu Mercantile Bank Ltd	12	4.7
17	Yes Bank Ltd	9	3.5
<b>Total</b>		<b>254</b>	<b>100</b>

#### **4.2 Demographic Profile of Executives of Private Banks**

The questionnaire had included the following demographic contents that were requested from the respondents: Age, gender, educational qualification, marital status, income level, the information about the respondents whether live in own house and live in a community with their family roots were captured.

Age was measured in continuous years and is classified into four categories: (1) <18 years, (2) 18-24 years, (3) 25-30 years, (4) >30 years. Gender was measured by a dichotomous variable “1” was designated for male and “2” for female. Educational qualification classified as: “1” Postgraduate, “2” Graduate, “3” Diploma and “4” Higher secondary. Marital status was measured by a dichotomous variable “1” was designated for married and “2” for never married. Income was classified into four categories: (1) <15,000, (2) 15,000 – 20,000, (3) 20,001 – 25,000, (4) >25000. Living in own house was measured by a dichotomous variable “1” was designed for ‘Yes’ living in own house and “2” for ‘No’ not living in own house. Family roots are in the community where executives live was measured by a dichotomous variable “1” was designated for ‘Yes’ live with family roots and “2” for ‘No’ not live with family roots.

The number of respondents from each private bank and percentage composition based on various private banks is shown in Table 4.1. The data collected from all the private banks is categorized based on demographic factors and is shown in table 4.2.

**Table 4.2 Categorization of data based on Demographic Factors**

<b>S. No.</b>	<b>Demographic Factors</b>	<b>Category</b>	<b>No.of Respondents</b>	<b>Percentage</b>
A	Gender	Male	176	69.3
		Female	78	30.7
B	Age	18-24	99	39
		25-30	121	47.6
		>30	34	13.4
C	Education Qualification	Post Graduate	78	30.7
		Under Graduate	140	55.1
		Diploma	29	11.4
		Higher Secondary	7	2.8
D	Income/Per Month	<15000	63	24.8
		15000-20000	93	36.6
		20001-25000	68	26.8
		>25000	30	11.8
E	Marital Status	Married	131	51.6
		Unmarried	123	48.4
F	Live in own house	Yes	95	37.4
		No	159	62.6
G	Live with family roots	Yes	103	40.6
		No	151	59.4

Source: Primary Data

The gender wise distribution of executives of private banks was analyzed and the results are presented in Table 4.2. The results show that about 69.3 per cent of executives of private bank are males, while the rest 30.7 per cent of them are females. It is inferred from the sample that the majority of employees of private banks is male.

The age wise distribution of executives of private banks was analyzed and the results are presented in Table 4.2. The results indicate that 39.00 percent of executives of private banks belong to the age group of 18- 24 years, followed by 25- 30 years (47.60 per cent) and >30 years (13.40 per cent). It reveals that the most of executives of private banks belong to the age group of 25- 30 years.

The educational qualification wise distribution of executives of private banks was analyzed and the results are presented in Table 4.2. It is observed that about 30.7 per cent of executives of private banks are educated up to post graduation followed by under graduation (55.1 percent), diploma (11.4 percent) and higher secondary (2.8 percent). It is inferred that the majority of executives of private banks educated are undergraduates.

The monthly income wise distribution of executives of private banks was analyzed and the results are presented in Table 4.2. It is clear that about 24.8 per cent of executives of private banks belong to the monthly income group of <15,000, Rs.15,000 - Rs.20,000 (36.6 per cent), Rs.20,001 - Rs.25,000 (26.80 per cent), and >Rs.25,000 (11.80 per cent). It is inferred that the majority of executives of private banks belongs to the monthly income group of between Rs.15,000-20,000.

The marital status wise distribution of executives of private banks was analyzed and the results are presented in Table 4.2. It is clear that about 51.6 per cent of executives of private banks are married and the rest 48.4 per cent of them are unmarried.

It is also clear that about 37.4 per cent of executives of private banks live in their own house and 62.6 per cent of them do not own the house they live in.

Regarding the executives family root i.e., living in the community with relatives was analyzed and presented in Table 4.2. It is clear that about 40.6 per cent of executives of private banks are live in the community where their family live in and 59.4 per cent of them are not.

### 4.3 Analyze the Difference in Job Embeddedness Based on Various Demographic Factors of the Respondents

This section examines the difference in job embeddedness based on various demographic factors among the respondents. The age, income, educational qualification, gender and marital status are the demographic factors considered in the below test. The one way ANOVA was conducted to find if there is any significant difference in the age, income, educational qualification, gender and marital status of the respondents based on job embeddedness.

#### Based on Age

Age is an important demographic variable and it is expected that the job embeddedness of the executives definitely would vary between executives based on their age. The table 4.3(a) shows the statistically significant difference in job embeddedness score of the executives based on their age.

**Table 4.3(a) - One way ANOVA to analyze differences in job embeddedness score based on executive’s age group**

Perspectives of JE	Age			Sig. Value (p)	F Value
	18-24	25-30	>30		
Job Embeddeness	3.11	3.46	3.38	0.006*	5.169

\*Significance at 5 percent level

Age is a key cause in turnover analysis. An employee can think to change his job up to twelve times by the age of 40 (MacGlaham, 2006). From Meta-analytic research supports the negative age-turnover relationship (Griffeth, Hom & Gaertner, 2000). A research by Feldman and Tompson (1993) have found that younger workers have fewer restraints and obligations in terms of moving geographically. In a study of 535 salespeople, Ornstein, Cron, and Slocum (1989) have discovered that individuals who are “entering the adult world” are more willing to relocate than any other age group. Moreover, related to those in relatively stable periods, individuals in the intermediate periods usually reevaluate their life goals and values, trying to build up a better life

structure. Therefore, they may be more prepared to leave a company or actively look for external career opportunities when they feel less embedded in the organization and/or have a more difficult time adapting to their original environment, especially when they are at the early life stages (Shen & Hall, 2009). But, from the above tables it can be inferred that the significant value for age is  $>0.05$ , which is significant. Therefore, there is a significance difference between the age group of the respondents based on the job embeddedness.

Post hoc tests are performed at 0.05 significance level to further investigate the differences in the age. Multiple comparison table has given in the Table A.1 of Annexure A, shows the statistically significant differences. The job embeddedness is statistically significant for age

#### **Based on Income**

Higher income levels are significant for employees to be retained. A large number of studies have examined the relationship between pay and retention and have found a consistent association between larger salaries and lower rates of attrition (Stockard and Lehman, 2004; Johnson and Birkeland, 2003).

**Table 4.3(b) - One way ANOVA to analyze differences in job embeddedness score based on executive's income**

Perspectives of JE	Income				Sig. Value (p)	F Value
	<Rs. 15000	Rs.15001 – Rs.20000	Rs.20001 – Rs.25000	>Rs.25000		
Job Embeddeness	3.47	3.34	3.17	3.24	0.218	1.491

From the above tables it can be inferred that the significant value for income is  $<0.05$ , which is not significant. Therefore, there is no difference in job embeddedness based on the respondents income level. As a person's income from a job rises, the probability of him/her exit from the job falls. This result has been shown in various

occupations, demographic groups and across gender (Griffeth, Hom & Gaertner, 2000). It is also important for the organization for revising the salary structure, incentives and other monetary benefits once in a frequent intervals. Because the basic tool which connects the employer and employee is money, which can termed as salary, wages etc.

**Based on Educational qualification**

In the various studies it's been proved that level of education or qualification is found to be positively associated with turnover suggesting that the more educated employees are, the more likely they are to quit.

Higher levels of education might lead to a rise in an individual's turnover possibility by increasing his/her opportunities. Moreover, an unobservable characteristic called "career minds" could be related to higher levels of education, as mentioned earlier (Royalty, 1998). A career-minded employee may take the risk of changing a job for prospective improvements in his/her career.

**Table 4.3(c) - One way ANOVA to analyze differences in job embeddedness score based on executive's educational qualification**

Perspectives of JE	Educational Qualification				Sig. Value (p)	F Value
	PG	UG	Diploma	Higher Secondary		
<b>Job Embeddedness</b>	3.43	3.19	3.47	3.75	0.058	2.532

From the above tables it can be inferred that the significant value for educational qualification is <0.05, which is not significant. Therefore, there is no difference in perceiving job embeddedness based on the educational qualifications.

**Based on Gender**

A descriptive statistics reported by Luekens et al. (2004) suggests most clearly that retained employees are more likely to be male than female. In a related study, Ingersoll (2001) found males were slightly more likely than females to stay.



**Table 4.3(d) - One way ANOVA to analyze differences in job embeddedness score based on executive's gender**

Perspectives of JE	Gender		Sig. Value (p)	F Value
	Male	Female		
<b>Job Embeddedness</b>	3.32	3.31	0.964	0.002

Male and female co-operate with their work environments in a different way due to the fact that women's work lives apparently involve two parallel worlds that is work and family. Women by tradition take care of their families in adding to work, every now and then creating a more unstable situation in regards to their ability to stay with an organization for a long period of time. Women's work behavior is often linked to their family household tasks and not the perceived work opportunities or need for career progression or work achievement (Steir, Lewin-Epstein & Braun, 2001). Life occasions, such as starting a family and getting married may play a larger role for the female to exit from an organization than an attitudinal variable.

From the above tables it can be inferred that the significant value of gender difference is  $<0.05$ , which is not significant. Therefore is no significance between the gender differences of the respondents based on the job embeddedness. Based on the result, it's time to iterate the point again from the meta-analysis, Griffeth, Hom and Gaertner (2000), that there is an insignificant difference between men and women in terms of turnover. So, from the above table, it's also been proved that there is no significant difference between gender and job embeddedness. Both men and women pursuing the job embeddedness in a same level. In addition to the point Royalty (1998), revealed the some gender differences in turnover are because of the behavior of less educated women.

### Based on Marital Status

**Table 4.3(e) - One way ANOVA to analyze differences in job embeddedness score based on executive's marital status**

Perspectives of JE	Marital Status		Sig. Value (p)	F Value
	Yes	No		
Job Embeddedness	3.45	3.17	0.007*	7.505

\*Significance at 5 percent level

From the above tables it can be inferred that the significant value of marital status is  $>0.05$ , which is significant. Therefore, there is a significant difference in job embeddedness based on the marital statuses of the respondents. Lee and Maurer (1999) found that marital status and the existence of children in the family were forecasters of departure from the organizational commitment.

Cotton and Tuttle (1986) performed a meta-analysis on the relationship between marital status and turnover. They found that married respondents proved a negative correlation to turnover. Viscusi (1980) also found that married participants demonstrated a lower quit probability. Besides that, employees, who are married, have a working spouse, live close to the family roots, have someone of a family member and close friends near them showed higher fit into the community.

#### **4.4 The Existing Level of Various Perspectives, Namely Personal, Interpersonal, Organizational and Environmental Perspectives among the Respondents toward their job**

This is to understand the existing level of various perspectives, namely personal, interpersonal, organizational and environmental, of the executives towards their job. The data collected was analysed for the existing level of various perspectives and presented here.

The mean value of the perspectives and the respective standard deviation was calculated for various perspectives that examines the overall average score and variations in the perspectives. The perspectives with higher mean values was highlighted.

**Table 4.4 - Descriptive Statistics of personal, interpersonal, organizational and environmental perspectives mean score**

<b>Perspectives</b>	<b>Mean</b>	<b>Std. Deviation</b>
Personal	<b>3.4995</b>	.89350
Interpersonal	3.3506	.91158
Organizational	3.3283	.84399
Environmental	3.4178	.90226

From the above table it can be inferred that the mean value of the environmental and personal factors are more than 3.4 on a scale of 1 to 5, which indicates a higher score given by executive's perception on various factors towards their job. This shows that the environmental and personal factors are perceived high towards their job.

It can be also observed that the standard deviation is highest for interpersonal perspectives that indicates that the perception of executives towards the factor is highly varying than the other dimensions and there is less variation with respect to organizational perspective. This may be due to lack of understanding with the factor towards their organization.

The respondents have given high scoring to the personal perspectives. Next to the personal perspectives the high scoring was given to work environmental aspects like job security, well-paying job, salary paid on time and instant cash award schemes. The personal perspective gains more weightage from the employees of the bank, which clearly communicate that personal aspects like education, attitude towards the work, creativity and job satisfaction are considered to be more essential than other perspectives.

#### 4.5 The Existing Level Of Fit Community, Fit Organization, Sacrifice Community and Sacrifice Organization Aspects among the Employees

This is to apprehend the employee’s existing level of fit community, fit organization, sacrifice community and sacrifice organization aspects. The data were analyzed to understand the existing level of fit community, fit organization, sacrifice community and sacrifice organization aspects among the employees. The mean and standard deviation value of fit community, fit organization, sacrifice community and sacrifice organization are mentioned. The perspectives with higher mean values and standard deviation is highlighted in the below table.

**Table 4.5 - Descriptive Statistics of fit community, fit organization, sacrifice community and sacrifice organization**

	<b>Mean</b>	<b>Std. Deviation</b>
Fit Community	3.3520	.88397
Fit Organization	<b>3.3833</b>	.92017
Sacrifice Community	3.2607	.93692
Sacrifice Organization	3.2791	.92577

It can be inferred from Table 4.5 the mean value of the fit community and fit organization are more than 3.3 on a scale of 1 to 5, which indicates a higher score given by employees of fit community, fit organization, sacrifice community and sacrifice organization towards their job. This shows that the fit community and fit organization are high towards their job. It can be also observed that the standard deviation is relatively higher for sacrifice community that indicates that the perception of executives towards the factor highly varying than the other dimensions and there is relatively less variation with respect to fit community. This may be due to lack of clarity about fit towards their organization.

There is a variation in the perception level of fit community, fit organization, sacrifice community and sacrifice organization. The respondents has given a high score to the fit organization and fit community. They give more importance to the organization

aspects like fit in with organizational culture, work schedule and good match towards the organization. In fit community aspects they value the place they live, family oriented environment and leisure activities in the community.

The following objective of the study is to understand the difference among the employees in their perception level of fit community and sacrifice community based on whether the employee lives in own house or not; and whether their family roots are in the community they live in or not. This is necessary to understand the difference because the living in own house and living with family roots may influence the employee not to relocate from the present organization to another and may stimulate to stay in the present organization for longer tenure.

**4.6. The difference among the employees in their perception level of fit community based on the link attributes namely,**

**a. Live in own house**

**b. Family roots in the community they live in**

One of the objectives of the study is to identify executive's perception level of fit community and differ based on owning a house they live in or not and whether their family roots are in the community they live in as the link attributes. This would help the researcher in knowing how fit community varies between the employees based on these link attributes.

**The difference among the employees in their perception level of fit community with the link attribute of owning the house to live in where they work**

As discussed before, executives owning the house they live in is an important variable which influences the employee not to move from the present organization and it is expected that fit community of the executives definitely would vary between executives based on residency status. The table 4.6(a) shows the mean and standard deviation of fit community scores of the executives based on the residential status. The mean value and standard deviation of the fit community based on employee owning the house they live was calculated. The perspectives with higher mean values was highlighted.

**Table 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**

Fit Community	Mean and SD	Own House		Sig. Value (p)	F Value
		Yes	No		
Own House	Mean	3.62	3.18	0.000*	15.579
	Std.Deviation	.69012	.94606		

**\*Significant at 5 percent level**

From the table 4.6(a) it could be inferred that the mean fit community scores differ based on the residency status. The fit community score is higher for the employees who is owning the house they live in (3.627). Where else, it’s low for the executives who is not owning the house they live in (3.1874). Though there exist a difference in the mean fit community score of the executives still it is essential to test the difference statistically. Thus the null hypothesis was formulated and it was tested for its statistical significance through one-way ANOVA. The table 4.6(a) also illustrates the result of one-way ANOVA to test the null hypothesis formulated.

**Null Hypothesis**

There is no significant difference in the fit community scores of the executives based on owning the house they live in.

From the Table 4.6(a) it is clearly understood that there exists a difference in the executives’ perception level on fit community and owning the house, the F value (15.579) statistically significant at the 5 percent level of significance. Therefore the null hypothesis that ‘there is no significance difference in the mean fit community of the executives based on owning the house they live in is rejected’.

**4.6(b) The difference among the employees in their perception level of fit community with the link attribute of the family roots are in the community they live in**

Family roots are in the community they live in is another important variable in the link attributes and it is expected that the fit community of the executives definitely would vary between executives based on the family roots are in the community they live in.

The table 4.6(b) shows the mean and standard deviation of fit community scores of the executives based on the family roots are in the community they live in.

From the table 4.6(b) it could be inferred that the mean fit community scores differ based on the family roots are in the community they live in. The fit community score is high for the executives whose family roots are in the community they live in (3.539). Where else, it's low for the executives whose family roots are not in the community they live in (3.223). Though there exists a difference in the mean fit community score of the executives still it is essential to test the difference statistically. Thus the null hypothesis was formulated and it was tested for its statistical significance through one-way ANOVA. The table 4.6(b) illustrates the result of one-way ANOVA to test the null hypothesis formulated.

### **Null Hypothesis**

There is no significant difference in the fit community scores of the executives based on whether their family roots are in the community they live in or not.

**Table 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**

<b>Fit Community</b>	<b>Mean and SD</b>	<b>Family Roots in community they live in</b>		<b>Sig. Value (p)</b>	<b>F Value</b>
		<b>Yes</b>	<b>No</b>		
<b>Family Roots</b>	Mean	3.53	3.22	0.005*	8.041
	Std.Deviation	0.72698	0.95803		

**\*Significant at 5 percent level**

A research by Ramesh (2007), identified that family influences the opinions of the individual's decision on quitting from the organization. It is also suggested that family member often has opinions about the organization in which family members work (Ramesh, 2007). Further suggested that the influence of the family in an individual's decision to leave an organization can capture another important aspect of embeddedness.

From the Table 4.6(b) it is clearly understood that there exists a difference in the executive level of fit community and the family roots are in the community they live in, the F value (8.041) statistically significant at the 5 percent level of significance. Therefore the null hypothesis that ‘there is no significance difference in the mean fit community of the executives based on the family roots are in the community they live in is rejected’.

The link attribute always has connections that are most important for employee to append with an organization. It’s understood that there is a significant difference between the employees who live in own and who live in the rented house. The durability of staying in one organization seems high with employees who is living in their own house. It is also understood that there is a significant difference between the employees who the family roots are in the community they live in or not.

To support the above statement Boran and Sedat (2014), determined that employees, who own their homes, live close to the family roots that have someone of a family member and close friends near them fit into the organization much more. The living in the community with the family roots influence the stability of staying in one organization.

#### **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**

Another objective of the study is to identify if the executives’ perception level of sacrifice community, differ based on owning a house they live in or not and based on whether their family roots are in the community they live in as the link attributes. This would help the researcher in knowing how sacrifice community varies between the employees based on these link attributes.



**4.7(a) The difference among the employees in their perception level of sacrifice community with the link attribute of owning the house they live in where they work**

It is expected that the sacrifice community of the executives definitely would vary between executives based on residency status. The table 4.7(a) shows the mean and standard deviation of fit community scores of the executives based on the residential status.

**Table 4.7(a) - One way ANOVA between the employee’s perception level of sacrifice community with the link attribute of owning the house they live in where they work scores**

Sacrifice Community	Mean and SD	Own House		Sig. Value (p)	F Value
		Yes	No		
Own House	Mean	3.51	3.10	0.001*	11.726
	Std.Deviation	.66803	1.03809		

**\*Significant at 5 percent level**

From table 4.7(a) it can be inferred that the mean sacrifice community scores differ based on the residency status. The sacrifice community score is high for executives who are owning the house they live in (3.515). It is low for the executives who are not owning the house they live in (3.108). Though there exist a difference in the mean fit community score of the executives still it is essential to test the difference statistically. Thus the null hypothesis was formulated and it was tested for its statistical significance through one-way ANOVA. The table 4.7(a) illustrates the result of one-way ANOVA to test the null hypothesis formulated.

**Null Hypothesis**

There is no significant difference in the sacrifice community scores of the executives based on owning the house they live in.

From Table 4.7(a) it clearly understood that there exists a statistical significant difference in the executives level on sacrifice community based on owning the house or

not, the F value (11.726) statistically significant at the 5 percent level of significance. Therefore the null hypothesis that ‘there is no significant difference in the mean sacrifice community of the employees based on owning the house they live in is rejected’.

**4.7(b) The difference among the employee’s in their perception level of sacrifice community with the link attribute of the family roots are in the community they live in**

It is also expected that the sacrifice community of the executives definitely would vary between executives based on the family roots are in the community they live in. The table 4.7(b) shows the mean and standard deviation of fit community scores of the executives based on the family roots are in the community they live in.

**Table 4.7(b) - One way ANOVA between the employee’s perception level of sacrifice community based on the link attribute of “the family roots are in the community they live in”**

Sacrifice Community	Mean and SD	Family Roots		Sig. Value (p)	F Value
		Yes	No		
Family Roots	Mean	3.40	3.16	0.039*	4.324
	Std.Deviation	0.78094	1.02025		

**\*Significant at 5 percent level**

From the table 4.7(b) it could be inferred that the mean sacrifice community scores differ based on, if the family roots are in the community they live in or not. The sacrifice community score is high for the executives whose family roots are in the community they live in (3.407). Where else, it’s low for the executives whose family roots are not in the community they live in (3.160). Though there exists a difference in the mean sacrifice community score of the executives still it is essential to test the difference statistically. Thus the null hypothesis was formulated and it was tested for its statistical significance through one-way ANOVA. The table 4.7(b) illustrates the result of one-way ANOVA to test the null hypothesis formulated.

## **Null Hypothesis**

There is no significant difference in the sacrifice community scores of the executives based on owning the house they live in.

From Table 4.7(b) it is clearly understood that there exists a difference in the executive level of sacrifice community based on whether the family roots are in the community they live in, the F value (4.324) is statistically significant at the 5 percent level of significance. Therefore the null hypothesis that ‘there is no significant difference in the mean sacrifice community of the executives based on the family roots are in the community they live in is rejected’.

There are almost 63 per cent of the respondents not owning the house where they live. Only 37 percent reside in their own house. Also, it is statistically proven that there is a significant difference between fit community, sacrifice community and the respondent groups on residential type. The fit towards the community is high for the executives who are owning the house to live and they don’t want to sacrifice the community since they own a house. Also, 59 per cent of the respondents are live in the community away from the family roots. Where only 41 percent of the respondents is live in the community where their family roots exist. It is statistically proven that there is a significant difference between fit community, sacrifice community and the respondent’s group with family roots.

According to Boran and Sedat (2014), it was found that the number of close friends that lived nearby and the family roots being in the same community had a significant effect on job embeddedness. The fit level towards the community for the executives is high, where their family roots in the community they live in. Also, they feel they have to sacrifice if they have to quit the job from the community where their family roots live in. This becomes an influencing factor for an employee to decide on staying or to quit from the existing organization.

### **4.8 The difference between the executives in their perception level of fit organization based on the no. of work committees of link attribute.**

It is expected that the fit organization of the executives definitely would vary between executives based on the number of committees they work for. The table 4.8(a)

shows the mean and standard deviation of fit community scores of the executives based on the number of committees they work for.

**Table 4.8(a) - One way ANOVA between the executive’s level of fit organization with work committees of link attributes score**

Fit Organization	No./Mean/SD	Work Committees				Sig. Value (p)	F Value
	No. of committees	1	2	3	>3		
Work Committees	Mean	3.47	3.02	3.62	3.33	0.001*	5.710
	Std. Deviation	1.10232	.73739	.76256	.80230		

**\*Significant at 5 percent level**

From table 4.8(a) it could be inferred that the mean fit organization scores differ based on the no. of committees they work for. The fit organization score is high for executives who work for 3 committees (3.629). Though there exists a difference in the mean fit organization score of the executives still it is essential to test the difference statistically. Thus the null hypothesis was formulated and it was tested for its statistical significance through one-way ANOVA. The table 4.8(a) illustrates the result of one-way ANOVA to test the null hypothesis formulated.

**Null Hypothesis**

There is no significant difference in the fit organization scores of the executives based on the no. of work committees of link attributes.

From Table 4.8(a) it is clearly understood that there exists a difference in the executive level on fit organization and no. of work committees of link attribute, the F value (5.710) is statistically significant at the 5 percent level of significance. Therefore the null hypothesis that ‘there is no significant difference in the mean fit organization of the executives based on their work committees of link attributes is rejected. It is also important to know which group has significant differences in their work committees of link attribute scores and to establish it Post Hoc test was carried.

The Table 4.8(b) shows the result of Post Hoc test carried between the fit organization and no. of working committees of link attribute of the employees

**Table No. 4.8(b) Post hoc test between fit organization and no. of work committees of link**

Multiple Comparisons

Dependent Variable: Fit Organization

Tukey HSD

(I) No. of Work Committees	(J) No. of Work Committees	Mean Difference (I-J)	Std. Error	Sig.
1	2	.45819	.14547	<b>0.010</b> *
	3	-.15033	.14364	0.722
	>3	.14532	.18905	0.869
2	1	-.45819	.14547	<b>0.010</b> *
	3	-.60852	.15418	<b>0.001</b> *
	>3	-.31287	.19718	0.388
3	1	.15033	.14364	0.722
	2	.60852	.15418	<b>0.001</b> *
	>3	.29565	.19584	0.433
>3	1	-.14532	.18905	0.869
	2	.31287	.19718	0.388
	3	-.29565	.19584	0.433

\*. The mean difference is significant at the 0.05 level.

**Table No. 4.8(c) Homogeneous subset of work committees**

Fit Organization

Tukey HSD

No. of Work Committees	N	Subset of alpha = 0.05	
		1	2
2	66	3.0205	
>3	30	3.3333	3.3333
1	89		3.4787
3	69		3.6290
Sig.		.269	.319

Means for groups in homogeneous subsets are displayed.

- a) Uses Harmonic Mean Sample Size = 53.899.
- b) The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

The table shows the Sig. Value of link with, 1 Committee and 2 Committees, 2 committees and 3 committees, are significantly different having a p-value less than 0.05, whereas for another group of committees the difference is not significant. Hence, it can be specifically concluded that the difference in committees is only between the above mentioned numbers of committees and not at all. In a research by Boran and Sedat (2014), it is determined that the participants, who work in the same position for 6 years or above, are mid-level employees, work in the same organization for 1-3 years and do not participate in any work group at the workplace had higher fit into the community. In this case, it can be said that the longer the employees work in an organization, the more positive they fit into the community will be.

**4.9 The difference between the executives in their perception level of sacrifice organization based on the work committees of link attribute.**

It is also expected that the sacrifice organization of the executives definitely would vary between executives based on the number of committees they work for. Table 4.9(a) shows the mean and standard deviation of sacrifice community scores of the executives based on the number of committees they work for.

**Table 4.9(a) - One way ANOVA between the executive levels of the sacrifice organization with work committees of link attributes score**

Sacrifice Organization	Work committes, Mean and SD	Values				Sig. Value (p)	F Value
	No. of work committees	1	2	3	>3		
Work Committees	Mean	3.26	2.83	3.46	3.85	0.000*	10.935
	Std.Deviation	1.01252	.95386	.65150	.68129		

**\*Significant at 5 percent level**

From table 4.9(a) it can be inferred that the mean sacrifice organization scores differ based on the number of committees they work for. The sacrifice organization’s score is high for executives who work for >3 committees (3.855). Though there exists a difference in the mean sacrifice organization’s score of the executives still it is essential to test the difference statistically. Thus the null hypothesis was formulated and it was tested for its statistical significance through one-way ANOVA. The table 4.9(a) illustrates the result of one-way ANOVA to test the null hypothesis formulated.

**Null Hypothesis**

There is no significant difference in the sacrifice organization scores of the executives based on the work committees of link attributes.

From Table 4.9(a) it is clearly understood that there exists a difference in the executive level on sacrifice organization and work committees of link attribute, the F value (10.935) statistically significant at the 5 percent level of significance. Therefore the null hypothesis that ‘there is no significant difference in the mean sacrifice

organization of the executives based on their work committees of link attributes is rejected. It is also important to know which group has significant differences in their work committee's link attribute scores and to establish it post hoc test was carried.

The Table 4.9(b) shows the result of post hoc test carried between the sacrifice organization and work committees of link attribute of the executives.

**Table 4.9(b) - Post hoc test between sacrifice organization and a number of working committees of link attribute**

Multiple Comparisons

Dependent Variable: Sacrifice Organization

Tukey HSD

(I) No. of Work Committees	(J) No. of Work Committees	Mean Difference (I-J)	Std. Error	Sig.
1	2	.43003	.14224	<b>0.015*</b>
	3	-.19535	.14045	0.506
	>3	-.58714	.18486	<b>0.009*</b>
2	1	-.43003	.14224	0.015
	3	-.62538	.15076	<b>0.000*</b>
	>3	-1.01717	.19281	<b>0.000*</b>
3	1	.19535	.14045	0.506
	2	.62538	.15076	<b>0.000*</b>
	>3	-.39179	.19149	0.174
>3	1	.58714	.18486	<b>0.009*</b>
	2	1.01717	.19281	<b>0.000*</b>
	3	.39179	.19149	0.174

\*. The mean difference is significant at the 0.05 level.



Looking at the Sig. Value, 2 Committees and 1 Committee, 2 committees and 3 committees, 2 committees and >3 committees, 3 committees and 2 committees, >3 committees and 1 committee, >3 committees and 2 committees are significantly different having a p-value less than 0.05, whereas for another group of committees like 1 committee and 3 committees, 3 committees and 1 committee, 3 committees and >3 committees, >3 committees and 3 committees the difference is not significant. Hence, it can be specifically concluded that the difference in committees only between the above mentioned numbers of committees is and not in all.

**4.10 The existing level of locus of control among the employees with respect to their job.**

This is to capture the employee’s existing level of locus of control with respect to their job. The data were analyzed to understand the existing level of locus of control towards their job of the employees. The existing level of locus of control is split into three categories, they are locus of control – internal, locus of control – external and locus of control – external chance. The mean and standard deviation value of locus of control – internal, locus of control – external and locus of control – external chance was highlighted.

**Table 4.10 - Descriptive statistics of Locus of control – Internal, External and External Chance**

Descriptive Statistics

	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
LOC-I	254	1.60	5.00	3.3913	0.87260
LOC-E	254	1.80	5.00	3.286	0.82648
LOC-EC	254	1.60	5.00	3.2201	0.82200

It can be inferred that from the Table 4.10 the mean value of the locus of control - internal of the executives are more than 3.3 on a scale of 1 to 5, which indicates a higher score given for the locus of control – internal by executive level on locus of control towards their job. This shows that the locus of control - internal is high towards their job.

When compared to locus of control – internal, external and external chance, the respondents have given a high score to internal aspects because they determine themselves what matters to the organization and the course of their career depends on themselves. Also, the success and failure depends on the amount of effort they exert moreover the successful completion of the assignments is due to their detailed planning and hard work.

#### **4.11 Significant association between personal, interpersonal, organizational and environmental perspectives**

It was analyzed if these four perspectives had statistically significant relationship with each other. The association between the perspectives was examined using the Pearson correlation. The Table 4.11 shows statistically significant correlation between all the perspectives.

**Table 4.11 - Correlation among personal, interpersonal, organizational and environmental perspectives**

	<b>Environmental Perspective</b>	<b>Organizational Perspective</b>	<b>Interpersonal Perspective</b>	<b>Personal Perspective</b>
Environmental Perspective	1.000			
Organisational Perspective	0.846**	1.000		
Interpersonal Perspective	0.805**	0.871**	1.000	
Personal Perspective	0.821**	0.853**	0.875**	1.000

\*\* . Correlation is significant at the 0.01 level (2-tailed).

From Table 4.11 it is clearly understood that among the four variables considered, the strongest relationship exists between the personal factor and interpersonal factor ( $r=0.875$ ,  $P<0.000$ ), followed by organizational factor and interpersonal factor ( $r=0.871$ ,  $P<0.000$ ). This implies that employees place more value on personal and interpersonal

factors. Hence, the null hypothesis that there is no significant association between the four factors of personal, interpersonal, organizational and environmental factors is rejected.

**Null Hypothesis**

There is no significant association between the four perspectives of personal, interpersonal, organizational and environment.

There is a strong significant association between personal and interpersonal perspectives. The respondents have given equal importance to the items of interpersonal perspectives like team skills, competence, transmit among teams with personal perspectives of education, training, experience, attitude, age, creativity, motivation, job satisfaction and belongingness.

**4.12 The strength of the impact of personal, interpersonal, organizational and environmental perspectives on job embeddedness**

The job embeddedness can be enriched if the perspectives that influence it are focused and enhanced. This section analyse the influence of perspectives on job embeddedness. It also examines the extent to which these perspectives influence job embeddedness.

The extent of the impact of the perspectives on job embeddedness was examined using the statistical technique regression. Job embeddedness are the dependent or criterion variables and various perspectives are the independent or predictor variables which, when processed through an estimation resulted in a regression variant that best predicts the dependent variable job embeddedness.

**Table 4.12(a) Regression Analysis: Model Summary of personal, interpersonal, organizational and environmental perspectives with job embeddedness**

<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	0.905 <sup>a</sup>	0.819	0.816	0.35339

a. Predictors: (Constant), Personal Perspective, Environmental Perspective, Interpersonal Perspective, Organisational Perspective

The multiple regression technique was used with stepwise estimation for full sample and resulted in identifying the four predictor variable that explains job embeddedness to the extent of 81.6% as shown in Table 4.12(a). Coefficient of determination ( $R^2$ ) describes the variability in job embeddedness accounted by four perspectives personal, interpersonal, organizational and environmental which is found to be statistically significant. This implies that the predicted antecedents have a significant impact on job embeddedness even in banking as in the other industries and hence they have significant explanatory power on the regression equation.

The unstandardized co-efficient in Table 4.12(b) were used to derive the regression equation which may be used to estimate job embeddedness.

**Table 4.12 (b) – Coefficients of Regression model of personal, interpersonal, organizational and environmental perspectives with job embeddedness**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.270	0.094		2.873	0.004
	Environmental Perspective	0.331	0.050	0.362	6.654	0.000
	Organisational Perspective	0.288	0.063	0.295	4.548	0.000
	Interpersonal Perspective	0.077	0.058	0.086	1.331	0.185
	Personal Perspective	0.200	0.058	0.217	3.460	0.001

a. Dependent Variable: Job embeddedness

### **Null Hypothesis**

There is no significant impact of the personal, interpersonal, organizational and environmental perspectives on job embeddedness.

From Table 4.12(a) it is understood that Adjusted R Square value is .816. This implies that 81.6% variation in the dependent variable, i.e., job embeddedness is being predicted by the independent variables of personal, interpersonal, organizational and environmental perspectives. This implies that the predicted constructs have a significant impact on job embeddedness and hence they have a significant explanatory power of the regression equation.

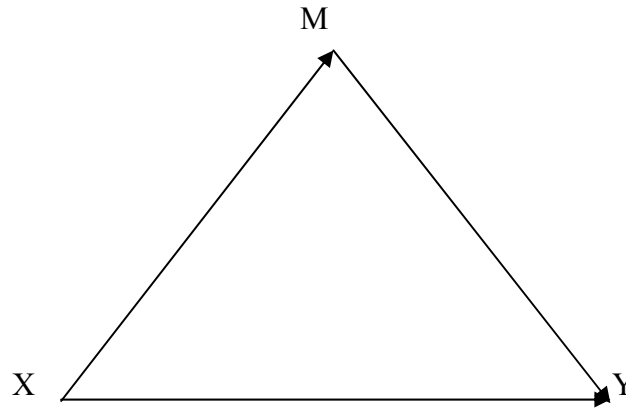
The table 4.12(b) shows that four perspectives act individually, they have significant impact on job embeddedness. But when job environmental perspectives act together with other perspectives, it creates a significant impact on job embeddedness ( $\beta = 0.362$ ,  $p < .001$ ) that environment perspective which shows significant impact on job embeddedness at 0.1 significant level. Therefore an improvement in job embeddedness can be attained by concentrating on these specific perspectives.

#### **4.13 The impact of locus of control as a moderator in the relationship between the four perspectives and job embeddedness.**

The job embeddedness can be enriched if the perspectives that influence it are focused and enhanced along with the locus of control – internal, external and external chance. This section analyzes the influence of perspectives on job embeddedness keeping the locus of control as independent variable. It also examines the extent to which the perspectives and locus of control as a moderator influence job embeddedness.

##### **Role of Moderator Variables**

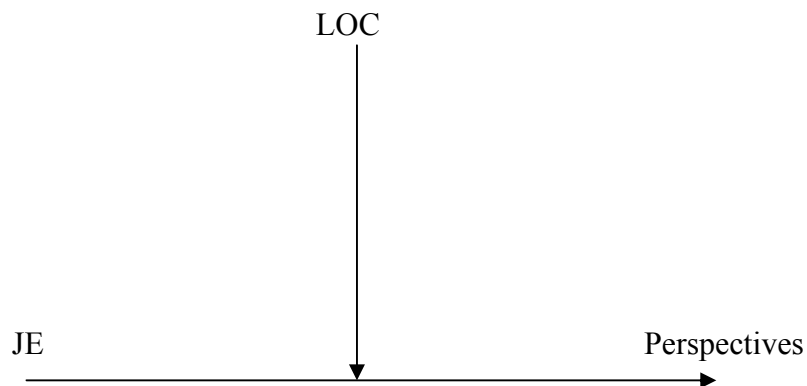
A moderator is a variable that changes the direction or magnitude of the relationship between two variables. The moderator can be a buffering or enhancing moderator. However, the moderator is different from mediator. The mediating effect is created seen a third variable intervenes between them. As shown in the Diagram 4.1 mediation requires significant correlation among all the three variable.



**Diagram 4.1 - Mediating Effect**

This section focuses on the objective of identifying the moderators that are specific in increasing the job embeddedness using multiple regression analysis.

Zedeck (1971) described that relationship between variables X and Y is moderated by the Z when the magnitude of this relationship varies across levels of Z. The most widely used statistical procedures to estimate moderating effects is moderated multiple regression. Moderated multiple regression can detect the moderating effects of moderating variables which can be on both continuous and dichotomous (Cohen and Cohen, 1983)



**Diagram 4.2 - Moderating Effect**

Following the procedure articulated by Cohen and Cohen (1983), Diagram 4.2 gives a clear view on the dependent variables (i.e., Job Embeddedness) were regressed on independent variables (i.e., Personal, Interpersonal, Organizational and Environmental Perspectives) and moderator (i.e., Locus of Control Internal, External and External Chance). These variables are identified as moderators as they alter the magnitude of the relationship between job embeddedness and four perspectives.

The degree of impact of the perspectives and locus of control on job embeddedness was examined using the statistical technique regression. Job embeddedness are the dependent or criterion variables and various perspectives and locus of control are the independent or predictor variables which, when processed through an estimation resulted in a regression variant that best predicts the dependent variable job embeddedness.

**Table 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**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.907 <sup>a</sup>	0.823	0.819	0.34995

a) Predictors: (Constant), Personal, Environmental, Interpersonal, Organisational Perspectives and Locus of control - Internal

**Table 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**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.905 <sup>a</sup>	0.819	0.815	0.35403

a) Predictors: (Constant), Personal, Environmental, Interpersonal, Organisational Perspectives and Locus of control – external

**Table 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**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.902 <sup>a</sup>	0.814	0.811	0.35808

a) Predictors: (Constant), Personal, Environmental, Interpersonal, Organisational Perspectives and Locus of control – external chance

**Table 4.13(d) - Regression Analysis: Model Summary of locus of control as a moderator in the relationship between the four perspectives and job embeddedness**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.906 <sup>a</sup>	0.820	0.817	0.35274

a) Predictors: (Constant), Personal, Environmental, Interpersonal, Organisational Perspectives and Locus of control

**Table 4.13(e) – Coefficients of Regression model of locus of control as a moderator in the relationship between the four perspectives and job embeddedness**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.242	0.096		2.520	0.012
	Environmental Factor	0.326	0.050	0.357	6.544	0.000
	Organisational Factor	0.257	0.067	0.263	3.830	0.000
	Interpersonal Factor	0.077	0.058	0.086	1.330	0.185
	Personal Factor	0.164	0.063	0.178	2.594	0.010
	Locus of Control	0.083	0.060	0.082	1.384	0.168

a. Dependent Variable: Job Embeddedness

### Null Hypothesis

There is no significant impact of locus of control as a moderator in the relationship between the four factors and job embeddedness.



From the above tables it is understood that the highest Adjusted R Square value is .819. This implies that 81.9% variability in the dependent variable, i.e., job embeddedness is being predicted by the independent variables of personal, interpersonal, organizational environmental perspectives and locus of control - internal. There is no big significant difference found when the locus of control – internal, external and external chance were brought in as moderators.

According to a study by Bindu (2013), locus of control was found to moderate the relationship between job satisfaction and organizational commitment, where in the relationship was stronger for LOC internals than for LOC externals. Sprung (2011), in his study indicated that locus of control significantly interacted with work stressors in predicting counterproductive work behaviour, suggesting locus of control as an important variable to consider in counterproductive work behaviour research.

Darshani (2014), in her research has found that locus of control plays a strong moderating factor between stress and conflict management. It is important to note that this study discusses on mental stress and not on physical stress. Ng and Feldman (2011) discussed that people with high Internal locus of control have high social networking behaviour and could negotiate better work benefits for themselves, these in turn results in higher job embeddedness for them. They also suggested that personality traits may not be directly related to embeddedness but certain characters may play a role in helping people to obtain important resources of the organization, which may result in higher embeddedness.

In this study it's been verified that other perspectives like environmental, organizational, personal and interpersonal perspectives explains job embeddedness more significantly than locus of control. The study has proved that the three outlooks of locus of control, namely LOC internal, LOC external and LOC external chance, do not moderate the association between the independent variables and the dependent variable. Hence the null hypothesis, stating that there is no significant impact of locus of control as a moderator in the relationship between the four factors and job embeddedness is accepted.

#### **4.14 Structural relationships between Job Embeddedness and four perspectives of personal, interpersonal, organizational and environmental perspectives by keeping LOC as moderator**

In order to examine the structural relationship between Job embeddedness and four perspectives of personal, interpersonal, organizational and environmental perspectives by keeping LOC as moderator, the Structural Equation Model (SEM) through AMOS has been applied.

##### **Estimation of Model**

This section discusses the model estimation and validation of the theoretical framework that is derived for the study. This is done using SEM technique through AMOS software (IBM AMOS). To perform AMOS modelling, CFA is the primary step that ensures the validity of each construct in the model. Confirmatory Factor Analysis (CFA) is a theory, testing model, in contrast to a theory generating method like exploratory factor analysis. In CFA, the researcher starts with a hypothesis prior to the analysis. To perform CFA, Structural Equation Modeling (SEM) is used which is a quantitative data analysis technique that tests the theoretical relationship between the observed (endogenous) variables and latent (exogenous) variables (Byrne, 2010). SEM is a statistical test that helps to determine the significance of the analysis to determine the adequacy of the model fit to the data.

It has become one of the popular techniques for researchers across all the disciplines and particularly in social sciences (Hooper et al., 2008). “SEM starts with structure modeling in which latent and observed variables are linked in the directions in which they affect each other” (Kline, 2005). “In the estimation process, SEM produces regression weights, variances, covariance, and correlations in its iterative procedures converged on a set of parameter estimates” (Holmes-Smith et al., 2004). Chi square test is a fundamental measure in SEM, and other three alternative measures, namely absolute measures, incremental measures and parsimony measures are also developed to assess the goodness of fit of a specific model (Raykov et al., 2006).

## Measures of Model Fit

### a. Absolute Fit Indices

“Absolute fit indices are a direct measure of how well the model specified by the researcher reproduces the observed data” (Hair et al., 2006). It shows how well a researcher’s theory fits the sample data. An absolute fit index such as Goodness of Fit Index (GFI), Root Mean Square Residual (RMR), Root Mean Square Error of Approximation (RMSEA) and normed  $\chi^2$  (CMIN/DF) is a measure of overall model goodness-of-fit.

### b. Incremental Fit Indices

Incremental measures such as Normed Fit Index, Comparative Fit Index (CFI) and Tucker Lewis Index (TLI), differ from the absolute fit indices and assess how well a particular model fits relative to alternative baselines (null/ independence) model (Tabachnick et al., 2007; Hair et al., 2006).

**Table 4.14 - Recommended Cut - off Values for SEM Fit Indices**

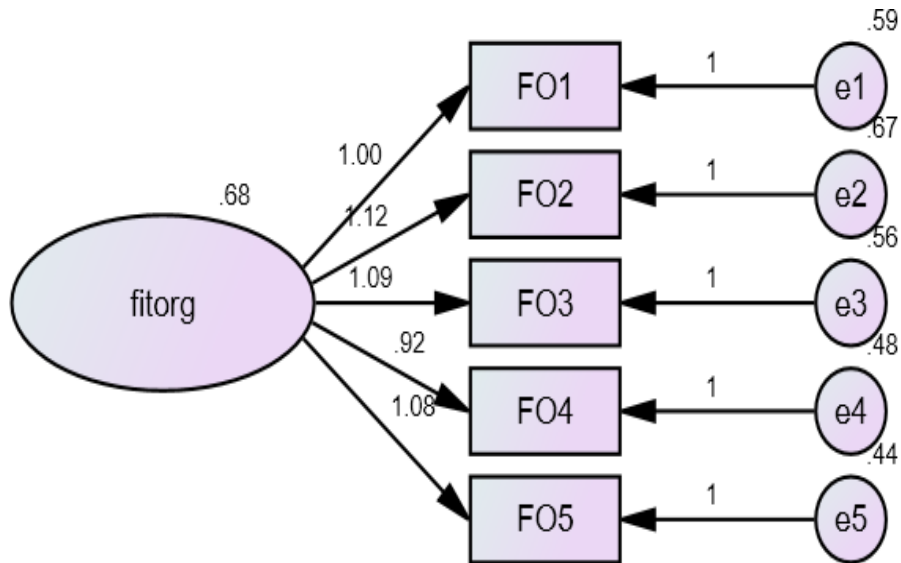
Fit Indices	Cutoff Values from Literature	References
<b>Absolute Fit Measure</b>		
GFI	$\geq 0.90$	Byrne (2010); Hair et al., (2006); Raykov et al., (2006); Tabachnic et al., (2007); Arbuckle (2008); Chow et al., (2008);
CMIN/DF	<5	
RMR	$\leq 0.05, \leq 0.08$	
RMSEA	$\leq 0.05, \leq 0.08$	
Fit Indices	Cutoff Values from Literature	References
<b>Incremental Fit Measures</b>		
NFI	$\geq 0.90$	Harrington (2009); Schumacker et al., (2010)
CFI	$\geq 0.90$	
TLI	$\geq 0.90$	

Modification Indices (MI) are used in AMOS to improve the model fit by allowing correlations between error terms and interdependence of the scales. Modification indices are performed to get a better fit of the model.

The constructs namely, fit organization, fit community, sacrifice organization, sacrifice community, personal, interpersonal, organizational and environmental perspectives are the observed or endogenous variables. Job Embeddedness is the latent or exogenous variable. The perspectives are the independent variables, Job embeddedness is the dependent variable and locus of control is the moderator. Each of these specific constructs is tested by CFA to validate the developed, constructed scales in order to measure the specific variables. Therefore, confirmatory factor analysis for each construct is applied in order to measure whether the items listed under each construct are in turn intended to measure what is have to be measured. This implies that the items of each construct loads well on their respective constructs.

#### **4.14(a) Confirmatory Factor Analysis of “Fit Organization” Construct**

CFA is administered to confirm the model stating that the items categorized under fit organization construct measure the same construct. The items whose standard estimate value is represented by the path diagram in Figure 4.1. The factor loadings of these items range between the values of 0.73 to 0.80. The higher the loadings better explain the fit organization construct. The standard estimates are the standardized regression weights for each of observed variables of fit organization construct that are mentioned with the leaden arrows. The Figure 16 also depicts the squared multiple correlations i.e., the R square value of each item influencing on fit organization construct. The variables e1 to e5 are the associated error terms for the respective indicator variables as depicted in Figure 4.1.



**Figure 4.1 – CFA Model for Fit Organization Construct**

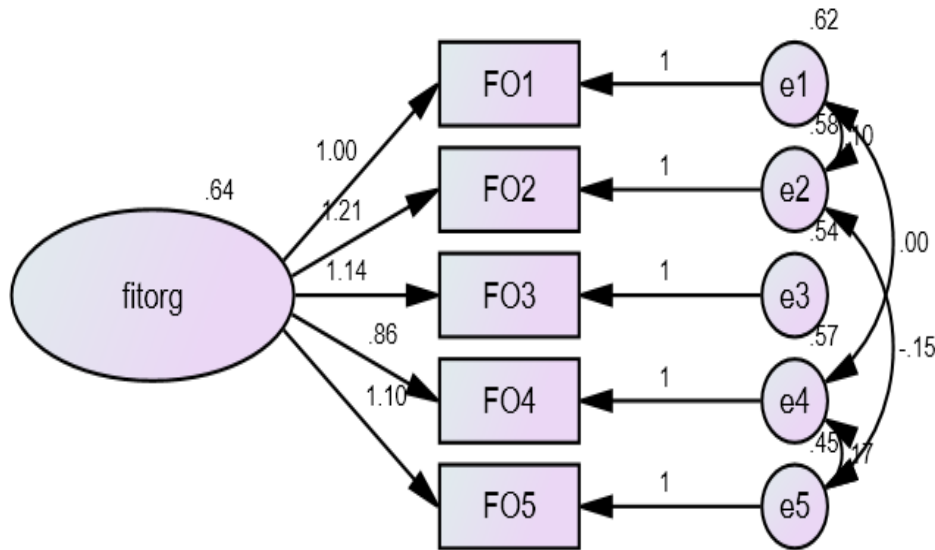
**Chi Sq = 45.935; P = 0.000; CMIN/df = 9.187; GFI = 0.934; RMSEA = 0.180;  
RMR = 0.058; NFI = 0.925; CFI = 0.932; TLI = 0.863**

The model results show that Chi-square value is 45.935 and the probability value is 0.000 indicating that it is a poor fit model. The fit indices of (GFI = 0.934, NFI = 0.925, CFI = 0.932 and TLI = 0.863) and these indices are not above the accepted value of 0.9 except for GFI. The RMSEA value 0.180 which is above 0.08 and RMR value is 0.058 which is above the value of 0.05.

The revised model is improved by using modification indices. The modification indices are used to improve the model fit by allowing correlations between the error terms. The arrow marks joining the error terms indicate as how much the chi-square values would reduce if the error terms are correlated. Table 31 shows that e1-e2, e1-e4, e2-e5 and e4-e5 are to be correlated whose modification indices value is higher. After correlating the error variables the model is improved which is shown in Figure 4.2.

**Table 4.14(a) – Modification Indices – Fit Organization**

Co variances	Modification Indices	Par Change
e1 <->e2	13.446	0.168
e1 <->e4	6.185	-0.096
e2 <->e5	15.338	-0.162
e4 <->e5	19.982	0.156



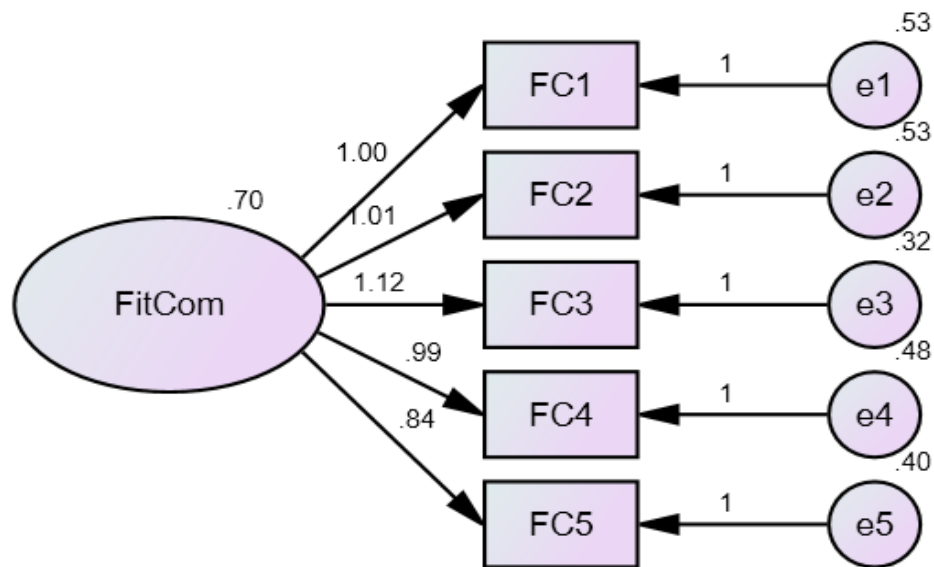
**Figure 4.2 – CFA Model for Fit Organization construct with covariant**

**Chi Sq = .506; P = 0.454; CMIN/df = .506; GFI = 0.999; RMSEA = 0.000;  
RMR = 0.007 NFI = 0.999; CFI = 1.000; TLI = 1.007**

The revised model incorporating the error term correlation is shown in Figure 4.2. It is noted that after correlating the error variables, the CMIN values has reduced from 9.187 to 0.560 which shows that the CMIN has got the possible minimum value. The P value is 0.454, found to be greater than 0.05 ensuring that this model is a good fit. The other goodness of fit measures, namely GFI, NFI, CFI and TLI is found to have the required value of 0.90 and RMSEA value is 0.000 within the admissible limits of less than 0.08. The value of RMR is 0.007 which is less than 0.05. And CMIN/DF is found to be 0.560 which is less than 5. Therefore, a model of good fit is arrived by purification of items and correlation of error variables.

#### 4.14(b) Confirmatory Factor Analysis of “Fit Community” Construct

CFA is administered to confirm the model stating that the items categorized under fit community construct measure the same construct. The items whose standard estimate value is represented by the path diagram in Figure 4.3. The factor loadings of these items range between the values of 0.74 to 0.85. The higher the loadings better explain the fit community construct. The standard estimates are the standardized regression weights for each of observed variables of fit community construct that are mentioned with the leading arrows. The Figure 4.3 also depicts the squared multiple correlations i.e., the R square value of each item influencing on fit community construct. The variables e1 to e5 are the associated error terms for the respective indicator variables as depicted in Figure 4.3.



**Figure 4.3 – CFA Model for Fit Community Construct**

**Chi Sq = 49.226; P = 0.000; CMIN/df = 9.845; GFI = 0.928; RMSEA = 0.187;**

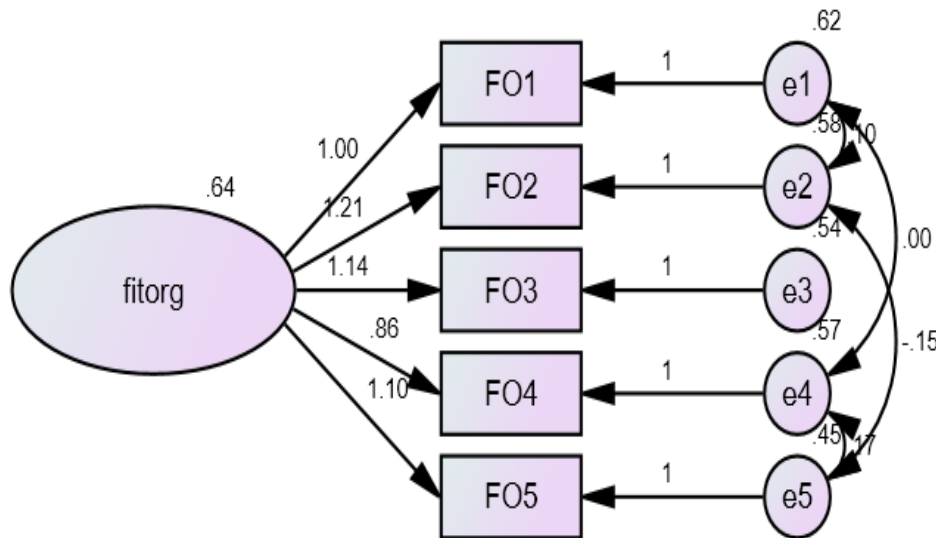
**RMR = 0.055' NFI = 0.928; CFI = 0.934; TLI = 0.868**

The model results show that Chi-square value is 49.226 and the probability value is 0.000 indicating that it is a poor fit model. The fit indices of (GFI = 0.928, NFI = 0.928, CFI = 0.934 and TLI = 0.863) and TLI indices are not above the accepted value of 0.9. The RMSEA value 0.187 which is above 0.08 and RMR value is 0.055 which is above the value of 0.05.

The revised model is improved by using modification indices. The modification indices are used to improve the model fit by allowing correlations between the error terms. The arrow marks joining the error terms indicate as how much the chi-square values would reduce if the error terms are correlated. Table 4.19 shows that e2 and e5 are to be correlated whose modification indices value is higher. After correlating the error variables the model is improved which is shown in Figure 4.4.

**Table 4.14(b) – Modification Indices – Fit Community**

Co variances	Modification Indices	Par Change
e1 <->e2	18.485	0.167
e1 <->e4	15.993	-0.147
e2 <->e4	8.599	-0.108
e4 <->e5	12.019	0.110



**Figure 4.4 – CFA Model for Fit Community construct with covariant**

**Chi Sq = .165; P = 0.685; CMIN/df = .165; GFI = 1.000; RMSEA = 0.000;  
RMR = 0.003; NFI = 1.000; CFI = 1.000; TLI = 1.012**

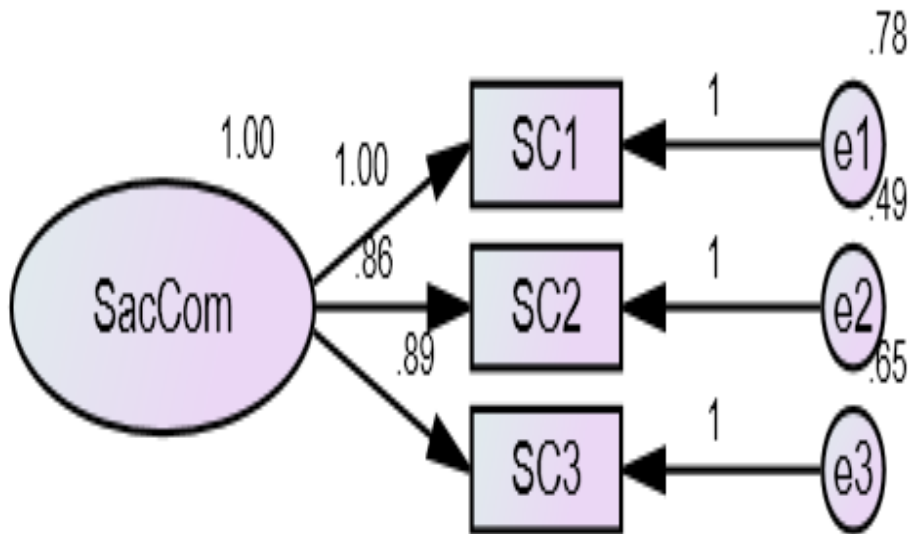
The revised model incorporating the error term correlation is shown in Figure 4.4. It is noted that after correlating the error variables, the CMIN values has reduced from



9.845 to 0.165 which shows that the CMIN has got the possible minimum value. The P value is 0.685, found to be greater than 0.05 ensuring that this model is a good fit. The other goodness of fit measures, namely GFI, NFI, CFI and TLI is found to have the required value of 0.90 and RMSEA value is 0.000 which is in the admissible limits of less than 0.08. The value of RMR is 0.003 which is less than 0.05. And CMIN/DF is found to be 0.165 which is less than 5. Therefore, a model of good fit is arrived by purification of items and correlation of error variables.

#### 4.14(c) Confirmatory Factor Analysis of “Sacrifice Community” Construct

CFA is administered to confirm the model stating that the items categorized under sacrifice community construct measure the same construct. The items whose standard estimate value is represented by the path diagram in Figure 16. The factor loadings of these items range between the values of 0.74 to 0.85. The standard estimates are the standardized regression weights for each of observed variables of sacrifice community construct that are mentioned with the leading arrows. The Figure 4.5 also depicts the squared multiple correlations i.e., the R square value of each item influencing on sacrifice community construct.



**Figure 4.5 – CFA Model for Sacrifice Community Construct**

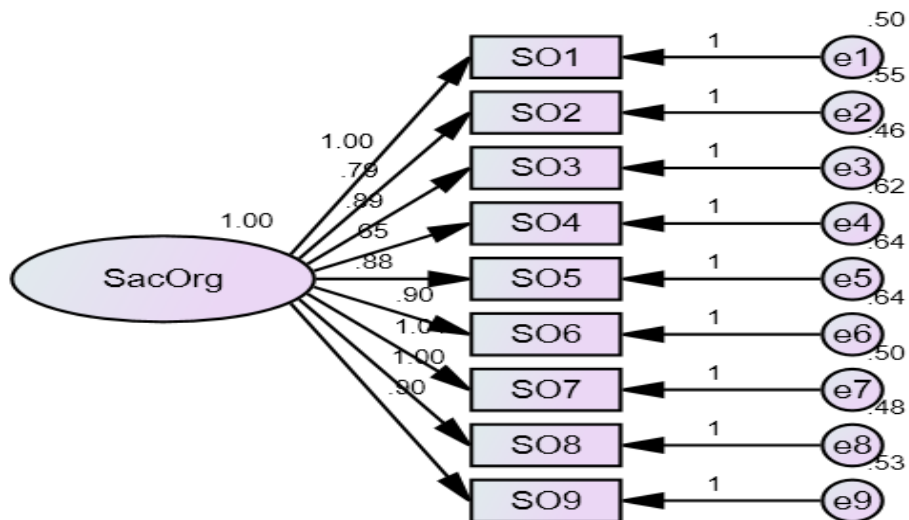
**Chi Sq = 8.110; P = 0.004; CMIN/df = 8.110; GFI = 0.979; RMSEA = 0.168;**

**RMR = 0.205; NFI = 0.956; CFI = 0.961; TLI = 0.883**

The model results show that Chi-square value is 8.110 and the probability value is 0.004 indicating that the model is fit. The fit indices of (GFI = 0.979, NFI = 0.956, CFI = 0.961 and TLI = 0.883) these indices are above the accepted value of 0.9 except for TLI. The RMSEA value 0.168 which is above 0.08 and RMR value is 0.205 which is above the value of 0.05. Though some values are not as expected, it is continued to retain the items in the construct because of the limited items (3 items only) exist in the construct.

#### 4.14(d) Confirmatory Factor Analysis of “Sacrifice Organization” Construct

CFA is administered to confirm the model stating that the items categorized under sacrifice organization construct measure the same construct. The items whose standard estimate value are represented by the path diagram in Figure 4.6. The factor loadings of these items range between the values of 0.63 to 0.82. The standard estimated value of items having below 0.5 is removed. The higher the loadings better explain the sacrifice organization construct. The standard estimates are the standardized regression weights for each of observed variables of fit organization construct that are mentioned with the leading arrows. The Figure 16 also depicts the squared multiple correlations i.e., the R square value of each item influencing on fit organization construct. The variables e1 to e9 are the associated error terms for the respective indicator variables as depicted in Figure 4.6.



**Figure 4.6 – CFA Model for Sacrifice Organization Construct**

**Chi Sq = 108.217; P = 0.000; CMIN/df = 4.008; GFI = 0.920; RMSEA = 0.109;**

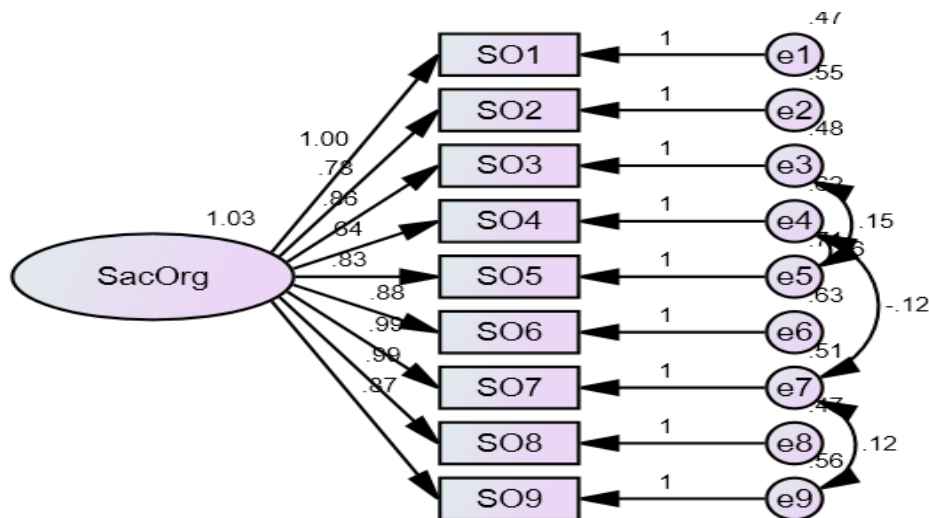
**RMR = 0.052; NFI = 0.927; CFI = 0.944; TLI = 0.926**

The model results show that Chi-square value is 108.217 and the probability value is 0.000 which is indicating the model. The fit indices of (GFI = 0.920, NFI = 0.927, CFI = 0.944 and TLI = 0.926) and these indices are above the accepted value of 0.9 except for GFI. The RMSEA value 0.109 which is below the 0.08 and RMR value is 0.052 which is above the value of 0.05.

The revised model is improved by using modification indices. The modification indices are used to improve the model fit by allowing correlations between the error terms. The arrow marks joining the error terms indicate as how much the chi-square values would reduce if the error terms are correlated. Table 4.14(c) shows that e4-e5, e3-e5, e7-e9 and e4-e7 are to be correlated whose modification indices value is higher. After correlating the error variables the model is improved which is shown in Figure 4.7.

**Table 4.14(c)– Modification Indices – Sacrifice Organization**

Co variances	Modification Indices	Par Change
E4 <->e5	13.446	0.168
E3 <->e5	6.185	-0.096
E7 <->e9	15.338	-0.162
e4 <->e7	19.982	0.156



**Figure 4.7 – CFA Model for Sacrifice Organization construct with covariant**

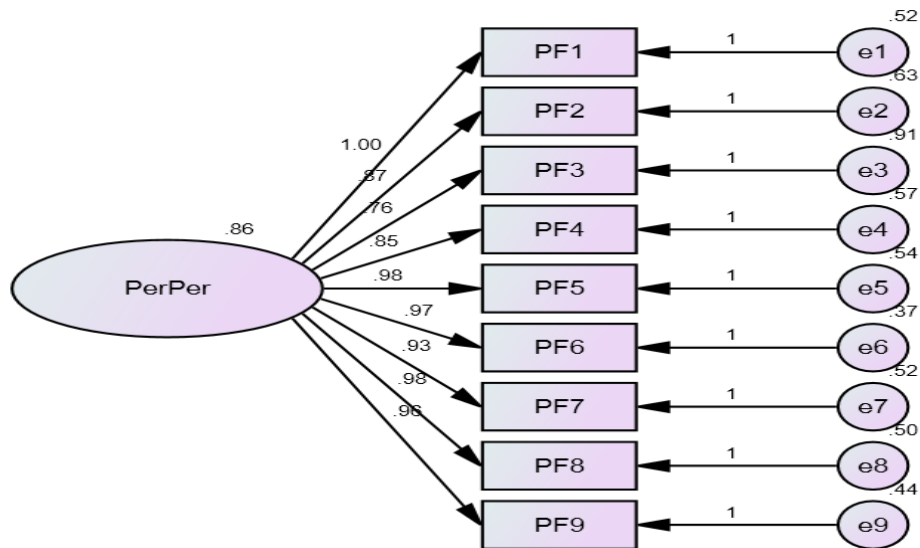
**Chi Sq = 62.706; P = 0.000; CMIN/df = 2.726; GFI = 0.952; RMSEA = 0.08;**

**RMR = 0.40; NFI = 0.958; CFI = 0.973; TLI = 0.973**

The revised model incorporating the error term correlation is shown in Figure 4.7. It is noted that after correlating the error variables, the CMIN values has reduced from 4.008 to 2.726 which shows that the CMIN has got the possible minimum value. The other goodness of fit measures, namely GFI, NFI, CFI and TLI is found to have the required value of 0.90 and RMSEA value is 0.08 which is above the admissible limits of less than 0.08 and RMR value is 0.040 which is less than 0.05. Therefore, a model of good fit is arrived by purification of items and correlation of error variables.

#### 4.14(e) Confirmatory Factor Analysis of “Personal Perspective” Construct

The items whose standard estimate value is represented by the path diagram in Figure 4.8. The factor loadings of these items loaded with 0.59 to 0.82. The standard estimates are the standardized regression weights for each of observed variables of personal perspective construct that are mentioned with the leading arrows. The Figure 4.8 also depicts the squared multiple correlations i.e., the R square value of each item influencing on personal perspective construct.



**Figure 4.8 – CFA Model for Personal Perspective**

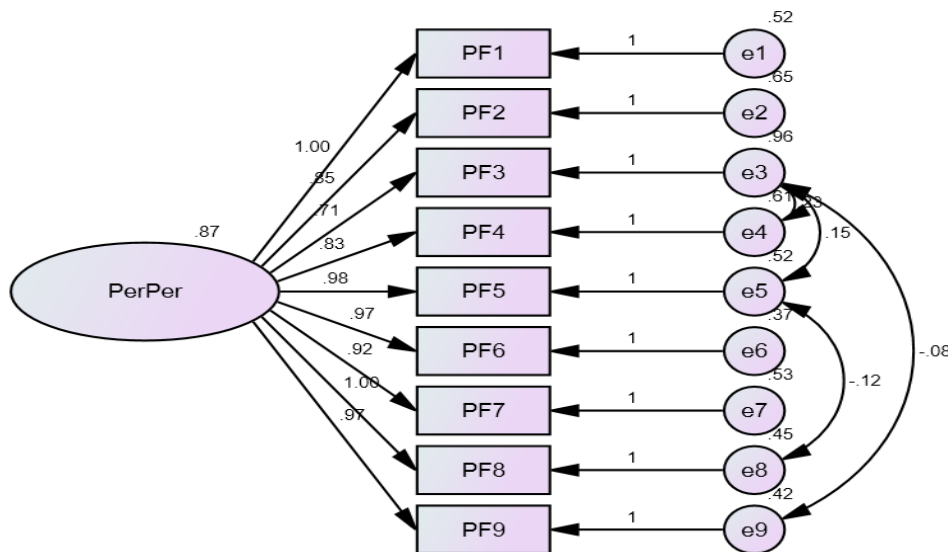
**Chi Sq = 116.752; P = 0.000; CMIN/df = 4.324; GFI = 0.908; RMSEA = 0.115;  
RMR = 0.061; NFI = 0.918; CFI = 0.936; TLI = 0.914**

The model results show that Chi-square value is 116.752 and the probability value is 0.000 indicating the model. The fit indices of (GFI = 0.908, NFI = 0.918, CFI = 0.936 and TLI = 0.914) and these indices are above the accepted value of 0.9. The RMSEA value 0.115 which is above 0.08 and RMR value is 0.061 which is above the value of 0.05.

The revised model is further improved by using modification indices. The modification indices are used to improve the model fit by allowing correlations between the error terms. The arrow marks joining the error terms indicate as how much the chi-square values would reduce if the error terms are correlated. Table 4.14(d) shows that e3-e4, e5-e8, e3-e5 and e3-e9 are to be correlated whose modification indices value is higher. After correlating the error variables the model is improved which is shown in Figure 4.9.

**Table 4.14(d) – Modification Indices – Personal Perspective**

Co variances	Modification Indices	Par Change
E3 <->e4	20.778	0.220
E5 <->e8	12.014	-0.126
E3 <->e5	11.820	0.164
E3 <->e9	11.164	-0.146

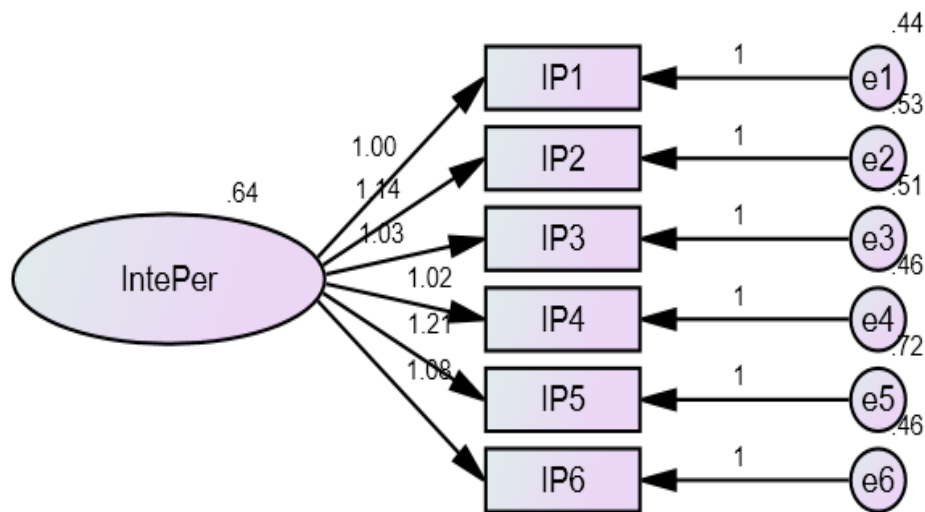


**Figure 4.9 – CFA Revised Model for Personal Perspective with covariant**  
**Chi Sq = 64.011; P = 0.000; CMIN/df = 2.783; GFI = 0.948; RMSEA = 0.084;**  
**RMR = 0.043; NFI = 0.955; CFI = 0.971; TLI = 0.954**

The revised model incorporating the error term correlation is shown in Figure 4.9. It is noted that after correlating the error variables, the CMIN values has reduced from 4.324 to 2.783 which shows that the CMIN has got the possible minimum value. The other goodness of fit measures, namely GFI, NFI, CFI and TLI is found to have the required value of 0.90 and RMSEA value is 0.08 which is above the admissible limits of less than 0.08. The value of RMR is 0.043 which is less than 0.05. And CMIN/DF is found to be 2.783 which is less than 5. Therefore, a model of good fit is arrived by purification of items and correlation of error variables.

#### 4.14(f). Confirmatory Factor Analysis of “Interpersonal Perspective” Construct

The items whose standard estimate value is represented by the path diagram in Figure 4.10. The factor loadings of these items loaded with 0.59 to 0.82. The standard estimates are the standardized regression weights for each of observed variables of interpersonal perspective construct that are mentioned with the leading arrows. The Figure 4.10 also depicts the squared multiple correlations i.e., the R square value of each item influencing on interpersonal perspective construct.



**Figure 4.10 – CFA Model for Interpersonal Perspective**

**Chi Sq = 62.990; P = 0.000; CMIN/df = 6.999; GFI = 0.931; RMSEA = 0.115;**

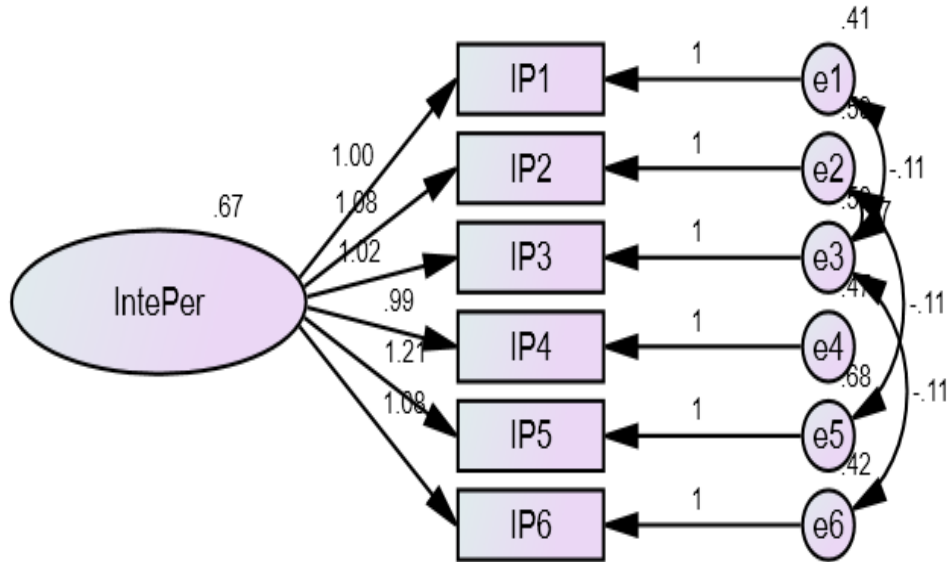
**RMR = 0.054; NFI = 0.925; CFI = 0.935; TLI = 0.891**

The model results show that Chi-square value is 62.990 and the probability value is 0.000 indicating the poor model. The fit indices of (GFI = 0.931, NFI = 0.925, CFI = 0.935 and TLI = 0.891) and all these indices are not above the accepted value of 0.9. The RMSEA value 0.154 which is above 0.08 and RMR value is 0.05 which is equal to the value of 0.05.

The revised model is further improved by using modification indices. The modification indices are used to improve the model fit by allowing correlations between the error terms. The arrow marks joining the error terms indicate as how much the chi-square values would reduce if the error terms are correlated. Table 4.14(e) shows that e2-e3, e2-e5, e1-e3 and e3-e6 are to be correlated whose modification indices value is higher. After correlating the error variables the model is improved which is shown in Figure 4.11.

**Table 4.14(e) – Modification Indices – Interpersonal Perspective**

<b>Co variances</b>	<b>Modification Indices</b>	<b>Par Change</b>
E2 <->e3	28.865	-0.106
E2<->e5	13.003	-0.162
E1 <->e3	10.292	-0.111
E3 <->e6	8.978	-0.106



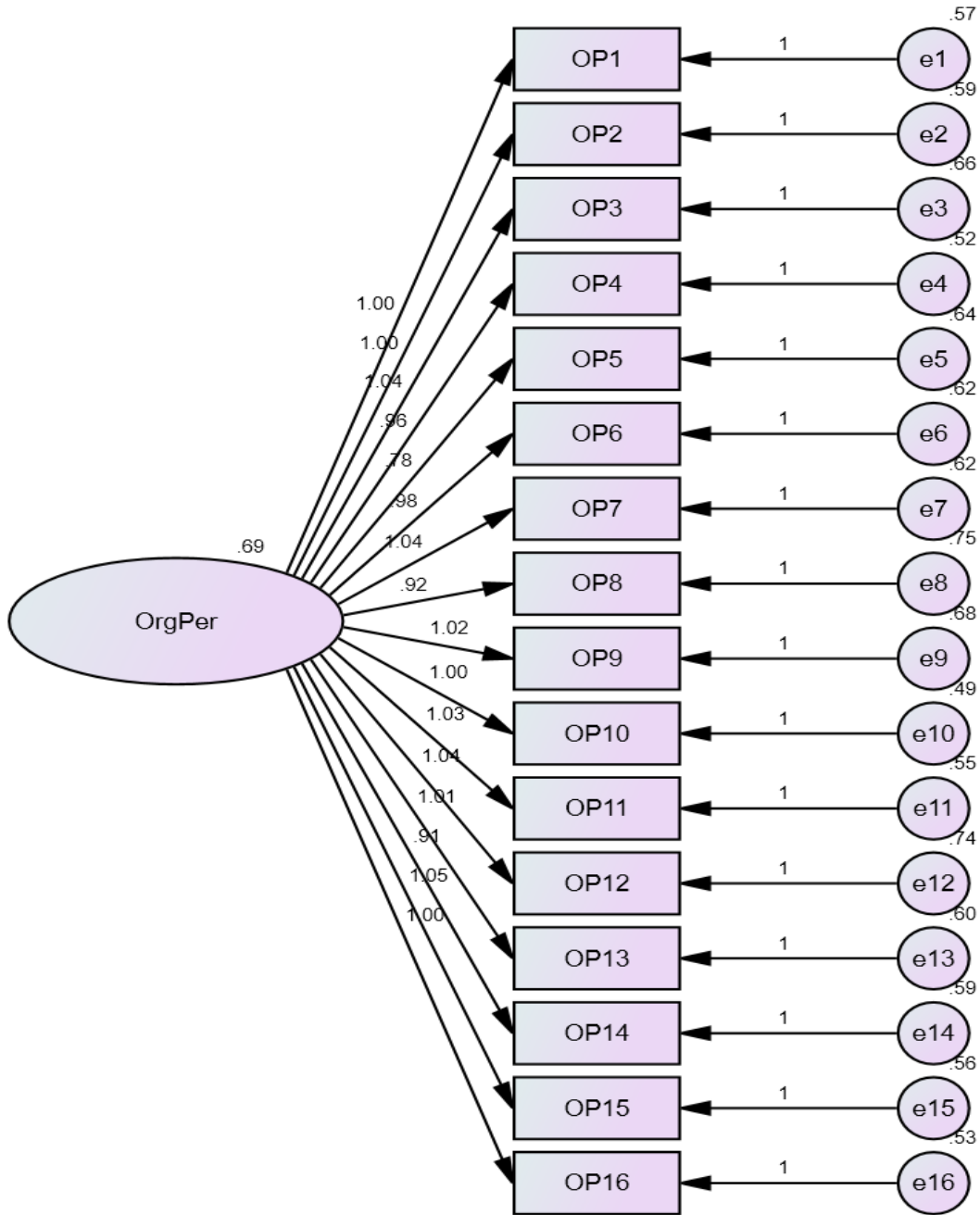
**Figure 4.11 – CFA Revised Model for Interpersonal Perspective**  
**Chi Sq = 4.001; P = 0.549; CMIN/df = 0.800; GFI = 0.995; RMSEA = 0.000;**  
**RMR = 0.014; NFI = 0.995; CFI = 1.000; TLI = 1.004**

The revised model incorporating the error term correlation is shown in Figure 4.11. It is noted that after correlating the error variables, the CMIN values has reduced from 6.999 to 0.800 which shows that the CMIN has got the possible minimum value. The other goodness of fit measures, namely GFI, NFI, CFI and TLI is found to have the required value of 0.90 and RMSEA value is 0.000 which is above the admissible limits of less than 0.08. The value of RMR is 0.014 which is less than 0.05. And CMIN/DF is found to be 0.800 which is less than 5 and the P value is greater than 0.5. Therefore, a model of good fit is arrived by purification of items and correlation of error variables.

**4.14(g). Confirmatory Factor Analysis of “Organizational Perspective” Construct**

The items whose standard estimate value is represented by the path diagram in Figure 4.12. The factor loadings of these items loaded with 0.66 to 0.75. The standard estimates are the standardized regression weights for each of observed variables of interpersonal perspective construct that are mentioned with the leading arrows. The Figure 4.12 also depicts the squared multiple correlations i.e., the R square value of each item influencing on organizational perspective construct.





**Figure 4.12 – CFA Model for Organizational Perspective**

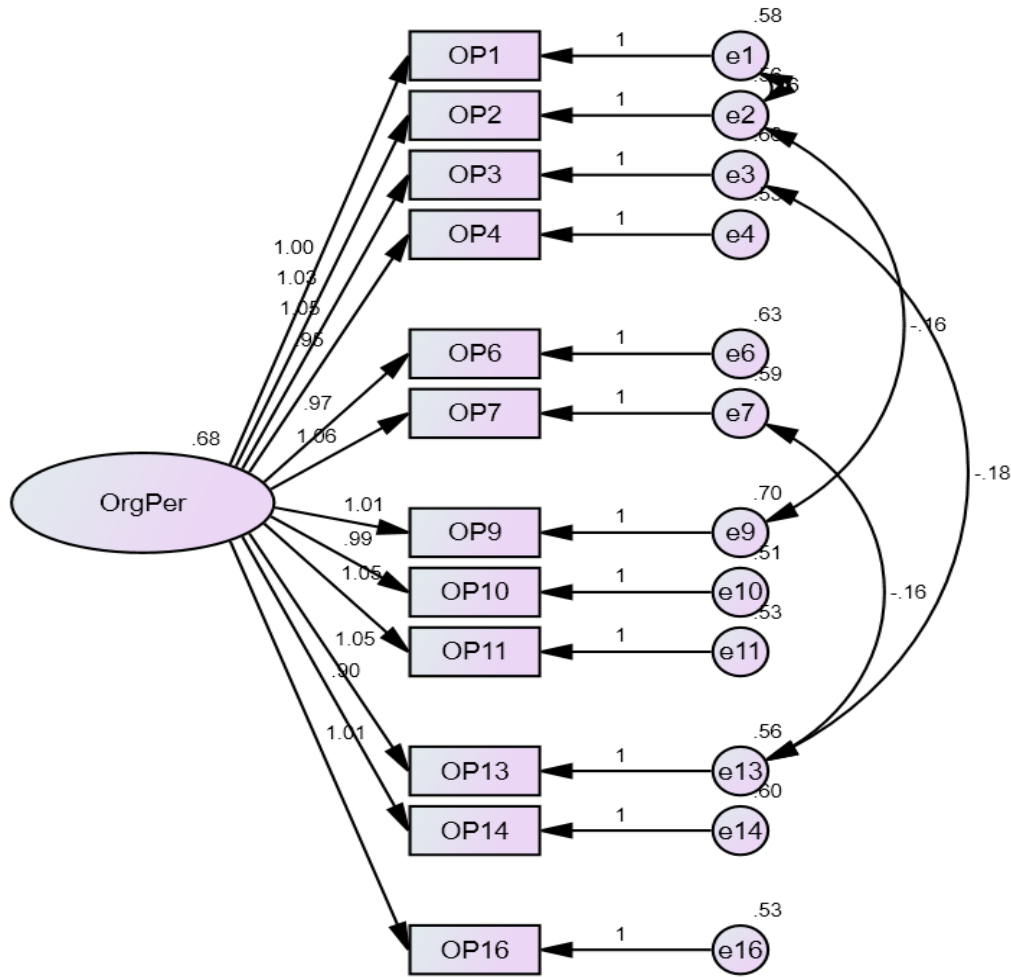
**Chi Sq = 532.925; P = 0.000; CMIN/df = 5.124; GFI = 0.802; RMSEA = 0.128;  
RMR = 0.074; NFI = 0.812; CFI = 0.842; TLI = 0.817**

The model results show that Chi-square value is 532.925 and the probability value is 0.000 indicating the poor model. The fit indices of (GFI = 0.802, NFI = 0.812, CFI = 0.842 and TLI = 0.817) and all these indices are not above the accepted value of 0.9. The RMSEA value 0.128 which is above 0.08 and RMR value is 0.074 which is above the value of 0.05.

The items OP5, OP8, OP12 and OP14 are deleted as the standard estimate values are below 0.6 in the revised model. The revised model is further improved by using modification indices. The modification indices are used to improve the model fit by allowing correlations between the error terms. The arrow marks joining the error terms indicate as how much the chi-square values would reduce if the error terms are correlated. Table 4.14(f) shows that e1-e2, e2-e9, e3-e13 and e7-e13 are to be correlated whose modification indices value is higher. After correlating the error variables the model is improved which is shown in Figure 4.13.

**Table 4.14(f) – Modification Indices – Organizational Perspective**

<b>Co variances</b>	<b>Modification Indices</b>	<b>Par Change</b>
E1 <->e2	15.577	0.147
E2<->e9	14.248	-0.159
E3<->e13	13.075	-0.159
E7<->e13	11.952	-0.144



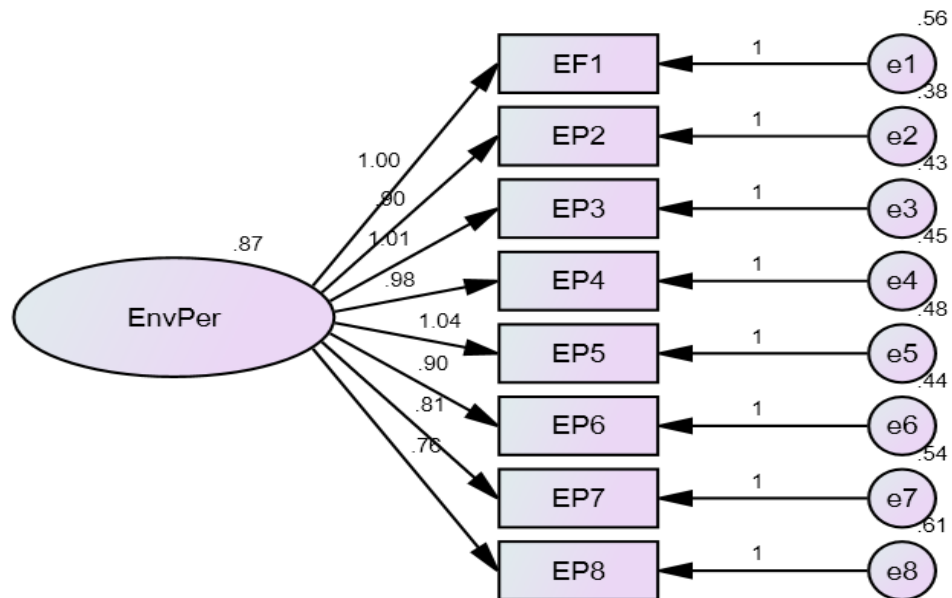
**Figure 4.13 – CFA Revised Model for Organizational Perspective with Covariant**

**Chi Sq = 152.796; P = 0.000; CMIN/df = 3.055; GFI = 0.916; RMSEA = 0.090;  
RMR = 0.05; NFI = 0.919; CFI = 0.944; TLI = 0.926**

The revised model incorporating the error term correlation is shown in Figure 4.13. It is noted that after correlating the error variables, the CMIN values has reduced from 5.124 to 3.055 which shows that the CMIN has got the possible minimum value. The other goodness of fit measures, namely GFI, NFI, CFI and TLI is found to have the required value of 0.90 and the value of RMR is 0.05 which is less than 0.08. And CMIN/DF is found to be 3.055 which is less than 5. Therefore, a model of good fit is arrived by purification of items and correlation of error variables.

#### 4.14(h). Confirmatory Factor Analysis of “Environmental Perspective” Construct

The items whose standard estimate value is represented by the path diagram in Figure 4.14. The factor loadings of these items loaded with 0.59 to 0.82. The standard estimates are the standardized regression weights for each of observed variables of environmental perspective construct that are mentioned with the leading arrows. The Figure 4.14 also depicts the squared multiple correlations i.e., the R square value of each item influencing on environmental perspective construct.



**Figure 4.14 – CFA Model for Environmental Perspective**

**Chi Sq = 81.614; P = 0.000; CMIN/df = 4.081; GFI = 0.927; RMSEA = 0.110;  
RMR = 0.047; NFI = 0.938; CFI = 0.953; TLI = 0.934**

The model results show that Chi-square value is 81.614 and the probability value is 0.000 indicating the poor model. The fit indices of (GFI = 0.927, NFI = 0.938, CFI = 0.953 and TLI = 0.934) and all these indices are above the accepted value of 0.9. The RMR value is 0.047 which is less than the value of 0.05. And CMIN/DF is found to be 4.081 which is less than 5. Therefore, a model of good fit is arrived by purification of items and correlation of error variables.

#### **4.15 Estimated model fit depicting the relationship between the job embeddedness with fit community, fit organization, sacrifice community, sacrifice organizational and four perspectives**

The impact of job embeddedness with fit community, fit organization, sacrifice community, sacrifice organizational and four perspectives are assessed using AMOS and also analyzed whether the model is fit or not. AMOS is software used in model estimation. A model is a specified set of dependence relationships that can be tested empirically. The purpose of a model is to concisely provide a comprehensive representation of the relationships to be examined. The model is formalized in a path diagram which gives the graphical portrayal of the complete set of relationships among the model's constructs. Path analysis is a method that employs simple bivariate correlations to estimate the relationships in a system of structural equations. It is a procedure for empirical estimation of the strength of each relationship or path depicted in the path diagram. When employed with multiple relationships among latent constructs and a measurement model, it is termed as structural equation modeling. This is a multivariate technique combining aspects of multiple regression and factor analysis to estimate a series of interrelated dependence relationships simultaneously. All relationships in the path diagram can be estimated to quantify the effects between dependent and independent variables even if interrelated (Hair et al 2003). In the study, the researcher intended to measure the impact of individual dependent variables when all the variables are in action, which is in the real life situation. In real life scenario, we do not control any variable and hence SEM is used to study such a realistic situation using AMOS.

In this study, the independent variables are the eight enablers namely fit community, fit organization, sacrifice community, sacrifice organization, personal, interpersonal, organizational and environmental perspectives and the dependent variable is job embeddedness. When the data collected under these constructs are used in model estimation using AMOS, the following estimated model is arrived as in Figure 4.15. The estimated model has the relationship between different enablers on job embeddedness as depicted in Figure 4.15. Still, the test was performed to find the impact of the independent variables and their estimates. This revealed that there are enablers that explain the dependent variables significantly.

**Table 4.15 - Standardized Structural Path Coefficients**

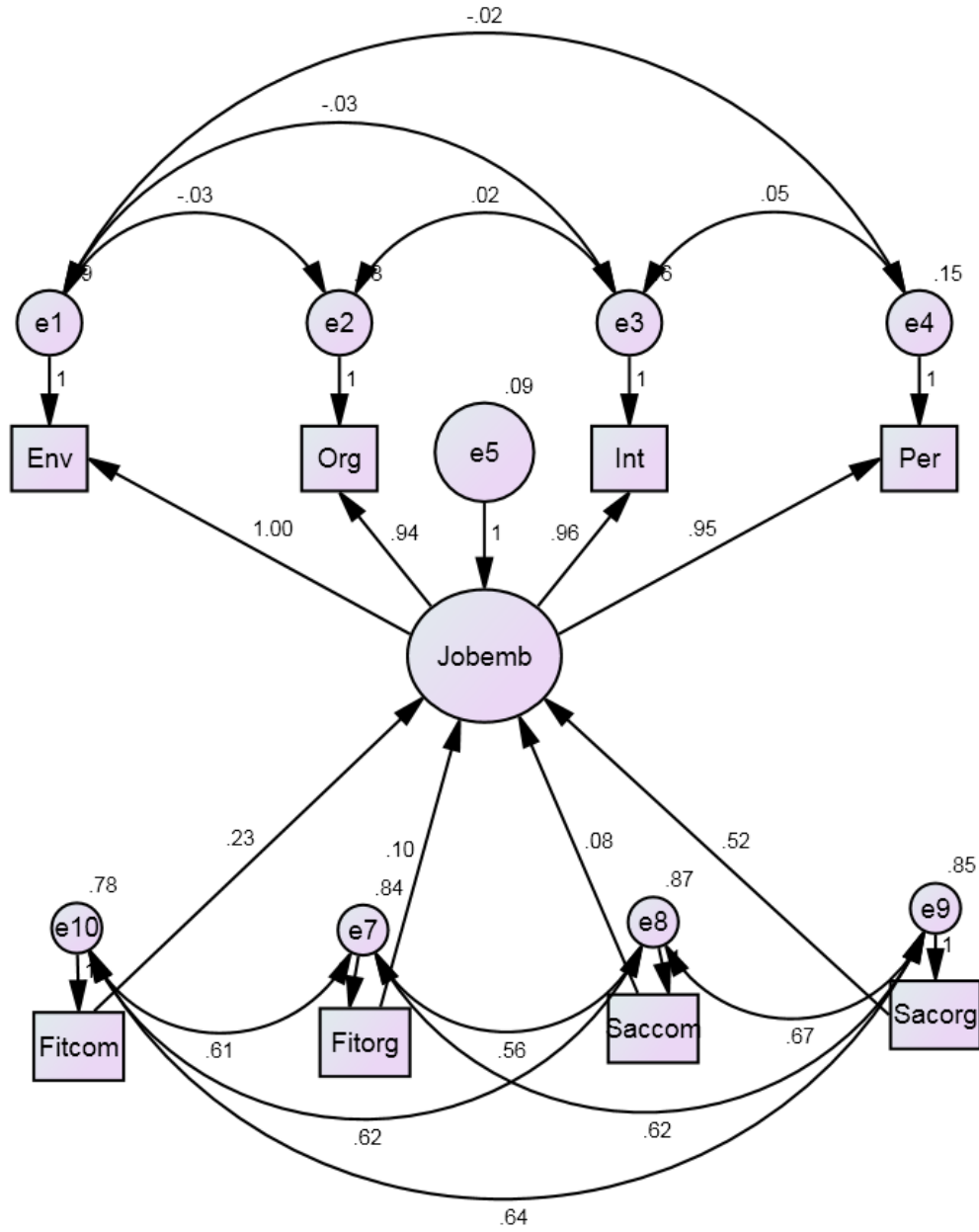
<b>Path</b>	<b>Standardized Coefficient</b>	<b>CR</b>	<b>P-Value</b>
JE ←FO	0.227	9.086	***
JE ←FC	0.108	4.794	***
JE ←SC	0.068	3.087	0.002***
JE ←SO	0.491	16.216	***

Source: Primary Data

Note: \*\*\* indicates significant at one per cent level

The results show that the standardized coefficient for Job Embeddedness (JE) against Fit Organization (FO) is 0.227 and the standardized coefficient for Job Embeddedness (JE) against FC (Fit Community) is 0.108 and the standardized coefficient for Job Embeddedness (JE) against SO (Sacrifice Community) is 0.068 indicates that these values are significant at one per cent level and the standardized coefficient for Job Embeddedness (JE) against SO (Sacrifice Organization) is 0.491 indicates that these values are significant at one per cent level Hence, it is inferred that Fit community and organization, Sacrifice community and organization are directly and positively influencing the job embeddedness.

Figure 4.15 – SEM for Job Embeddedness of executives working at Coimbatore City



The model fit parameter is presented in the following table in Table 4.16

**Table 4.16 - Model Fit Parameters**

<b>Chi Square value</b>	<b>P-Value</b>	<b>GFI</b>	<b>CFI</b>	<b>RMR</b>	<b>RMSEA</b>
27.345	0.001	0.975	0.992	0.010	0.090

Source: Primary Data

It indicates an excellent fit with chi-square statistic of 7.94, which is significant at one per cent level. The Goodness of Fit Index (GFI) is 0.975 and Comparative Fit Index (CFI) is 0.992. These GFI and CFI indicate perfect fit. The standardized Root Mean Residual (RMR) is 0.010 and Root Mean Square Error of Approximation (RMSEA) is 0.090 indicating the fitness.

### **Overall Discussion**

The respondents have given high scoring to the personal aspects like education, attitude towards the work, creativity and job satisfaction. Next to the personal factors high scoring was given to work environment related aspects like job security, well-paying job, salary paid on time and instant cash award schemes.

There is a variation in the perception level of fit community, fit organization, sacrifice community and sacrifice organization. The respondent has given a high score to the fit organization and fit community. They give more importance to the organization aspects like fit in with organizational culture, work schedule and good match towards the organization. In fit community aspects they value place they live, family oriented environment and leisure activities in the community.

Almost 63 per cent of the respondents don't own the house where they live. Only 37 percent reside in their own house. It is statistically proven that there is a significant difference between fit community, sacrifice community and the respondent groups on residential type. Also, 59 per cent of the respondents live in the community where their family roots do not exist. Where as, only 41 per cent of the respondents live in the community where their family roots exist. It is statistically proven that there is a significant difference between fit community, sacrifice community and the respondent's group with family roots.



When compared to locus of control – internal, external and external chance, the respondents have given a high score to internal aspects because they determine themselves what matters to the organization and the course of their career depends on themselves. Also, the success and failure depends on the amount of effort they exert moreover the successful completion of the assignments is due to their detailed planning and hard work.

There is a strong significant association between personal and interpersonal perspectives. The respondents have given equal importance to the overall Workgroup/team skills and self-competence of operative.