Factors Determining Employee Satisfaction – A Case Study of **Public Sector Organizations In Jammu Region**

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INTRODUCTION

Job satisfaction describes how content an individual is with his or her job. It is a relatively recent term since in previous centuries, the jobs available to a particular person were often predetermined by the occupation of that person's parent. Job satisfaction has been defined as a pleasurable emotional state resulting from the appraisal of one's job (Locke, 1976). There are numerous factors that can influence a person's level of job satisfaction; some of these factors include the level of pay and benefits, the perceived fairness of the promotion system within a company, the quality of the working conditions, leadership and social relationships, and the job itself (the variety of tasks involved, the interest and challenge the job generates, and the clarity of the job description/requirements). Feeling of doing a worthy job, obtaining cooperation from people, matching ability with job and recognition outside the company were the top factors that led to job satisfaction (Bhattacharya, 1972). Adequate money, promotional opportunity, job security and sympathetic treatment were the top factors contributing to the job satisfaction of managers and supervisors (Ganguli, 1965). Relations with coworkers, responsibility, work itself were the top factors which led job satisfaction (Rao 1970). Keeping the above mentioned points in view, the present study was conducted with the following objectives:

- 1) To analyze the prominent factors which cause employee satisfaction in the public sector organizations.
- 2) To suggest certain measures that can increase the employees' satisfaction in the public sector organizations.

REVIEW OF LITERATURE

Lahiri & Srivastava (1967) cited that responsibility, domestic life, accomplishment, job security and utilization of abilities on the job were the top five factors contributing to the job satisfaction of managers and supervisors. Sawlapurkar et al (1968) said that job contents, opportunity for advancement, salary promotion, responsibility and interpersonal relations were the top five factors. Padaki & Dolke (1970) said that recognition, achievement, salary, promotion and responsibility were the top five factors which led to job satisfaction for managers and supervisors. Dayal & Saiyadain (1970) cited that achievement, work itself, recognition, advancement and responsibility were the top five factors. *Pestonjee & Basu* (1972) said that liking for work, autonomy; responsibility, domestic life and work conditions were the top factors that led to job satisfaction. Pestonjee & Basu (1972) found that domestic life, liking for work, friendliness with supervisors, best use of abilities and relationship with the co- workers were the top five factors. Singhal & Upadyya (1972) said that opportunity for promotion, job security, working condition, work group and opportunity for growth led to job satisfaction. Kumar, Singh & Verma (1981) found that use of abilities, responsibility, home life, recognition and working conditions were the top five factors that led to job satisfaction level of employees. Pareek & Keshato (1981) found that nature of work; adequate earning, responsibility & independence, respect & recognition and achievement were the top five factors contributing to the job satisfaction of managers and supervisors, Lal & Bhardwai (1981) found that relation with co-workers, responsibility, relation with supervisors; supervisor's help in work and work itself were the top five factors for job satisfaction. Sinha & Singh (1961) cited that knowledge utilization, recognition, challenge, peaceful life and freedom are the top five factors for job satisfaction. Joshi & Sharma (1977) found that job contents, training, participative management, communication and advancement are the top five factors for satisfaction of job. Bose (1951) found that earning, job security, free medical aid, good and sympathetic supervisors and leave with more pay are the five factors which leads to satisfaction of job of workers. *Ganguli* (1954) cited that earning, job security, opportunity for advancement, opportunity to learn and sympathetic supervisors were the top five factors which lead to job satisfaction among workers. Sinha (1958) found that boss,

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suitable type of work; good personal relations with colleagues, work according to health, work according to ability were the top five factors which led satisfaction from job. Singh & Wherry (1963) cited that job security, adequate earnings, adequate personal benefits, opportunity for advancement and comfortable working conditions were the top five factors for workers. Lahiri & Chowdhuri (1966) found that adequate earnings, responsibility, job security, opportunity for advancement and interest in job were the top factors for workers in job satisfaction. Kapoor (1967) cited that adequate earnings, housing, job security, opportunity for advancement and work group were the top five factors for satisfaction for factory workers. Vaid (1968) found that adequate earnings, job security, housing, opportunity for advancement and work group were the top five factors for gang labor (road construction) workers. Desai (1968) found that for blue collar workers, adequate earning, good and sympathetic supervisor, and job satisfaction were the top five factors. Mukherjee (1968) found that for textile workers, adequate earnings, opportunity for advancement, job security, opportunity for increased income and suitable type of work were the top five factors. Rao & Ganguli (1971) cited that personal life, adequate earnings, opportunity for advancement, comfortable working conditions and company policy and administration were the top five factors for skilled workers.

MATERIALS AND METHODS

The universe of the study included all those employees who were working in different public sector organizations of Jammu region. For the selection of the sample, a multistage approach of sampling was followed. At the first stage, a list of all the public organizations was prepared and of these organizations, the following five business organizations were selected randomly on the basis of convenient sampling. At the next stage, a list of all employees working in these organizations was prepared with the help of the administrative staff of the organization. At the third stage, the no. of employees from each organization were selected in proportion to employees working in the organization. Thus, the total sample of 150 employees was finally selected and the distribution of sample has been presented in Table 1.

TABLE 1

Name of the organization	No. of employees
Bharat Sanchar Nigam Limited	25
Allahabad Bank	23
State Bank of India	27
Punjab National Bank	18
Life Insurance Corporation of India	32
General Insurance Company	25

The study is mainly based on the primary data collected from employees with the help of a well-drafted pre tested structured questionnaire. Factor analytical approach has been applied on the responses of 150 employees to identify the factors which determine employees' satisfaction in order to condense the information contained in a number of original variables into a smaller set of dimensions (factors) with a minimum loss of information. To have more clarity in factor solution and to reduce the inaccuracies, rotation along with the varimax method of rotation of factors was used. However, before applying factor analysis, the data adequacy tests for factor analysis were carried out. Correlation matrix was computed and enough correlations were found to go ahead with factor analysis. The value of the Kaiser- Meyer- Okin measure of sample adequacy (KMO) was calculated. Overall measure of sample adequacy was found to be 0.780 which is also very large. It supports that the sample was good enough for factor analysis. The test value of Bartlett's Test of Sphericity was also significant indicating that correlation matrix was not an identity matrix. The value of Chi- Square for Bartlett's Test for Sphericity was also significant. All these tests confirmed that data was adequate for factor analysis. Thus, factor analysis was considered as an appropriate technique for analyzing the given data.

RESULTS AND DISCUSSIONS

Principal component analysis was used for extracting factors and the number of factors to be retained was based on the latent root criterion i.e. Eigen values greater than 1.The factors having loadings 0.45 or higher (ignoring

signs) are considered very significant while factors having loadings 0.40 or higher (ignoring signs) are considered important and factors with loadings 0.30 or higher (ignoring signs) are considered significant(Hair et al.,2003,p.111). The results were obtained through Orthogonal Rotation with Varimax and all factor loadings 0.40 or higher (ignoring signs) were retained. The factors have been restricted to eleven statements for rotation purposes in order to condense the data.

TABLE 2

No. 1							IADL						
V2.1.2 0.146 -0.039 -0.249 0.106 0.519 0.07 0.035 0.262 0.011 0.4 0.152 0.623 V2.1.3 0.238 -0.264 0.001 0.112 0.229 -0.106 -0.008 -0.078 0.153 0.802 V2.1.4 0.164 -0.068 -0.037 0.17 0.076 0.545 0.021 0.467 0.156 -1.015 0.78 V2.2.1 - -0.3 0.12 0.365 0.104 0.125 0.431 0.138 -0.344 0.105 0.218 0.073 V2.2.3 0.033 -0.145 0.027 0.225 0.075 0.181 0.095 -0.022 0.171 -0.161 0.782 V2.3.1 0.341 -0.108 -0.026 0.225 0.015 0.117 0.016 0.023 0.007 -0.511 0.237 -0.167 0.779 V2.3.3 0.45 -0.030 0.121 -0.137 0.216 0.083 0.227 <th></th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11</th> <th>Communalities</th>		1	2	3	4	5	6	7	8	9	10	11	Communalities
V2.1.3 0.238 -0.264 0.001 0.112 0.229 -0.106 -0.008 -0.101 0.269 0.703 0.153 0.802 V2.1.4 0.164 -0.008 -0.018 0.032 - 0.076 0.223 -0.008 0.905 0.758 V2.2.1 - -0.30 0.12 0.365 0.104 0.125 0.431 0.136 - 0.15 0.731 V2.2.2 - -0.3 0.12 0.365 0.104 0.125 0.431 0.133 -0.161 0.016 0.226 0.097 0.142 0.721 -0.324 0.161 0.782 V2.3.1 0.431 -0.108 -0.116 0.319 0.252 0.015 0.027 -0.167 0.083 0.771 V2.3.2 0.637 0.018 0.015 0.318 0.017 0.318 0.017 0.318 0.017 0.329 0.040 0.020 0.020 0.020 0.020 0.077 0.223 0.060 <	v.2.1.1	0.128	-0.11	-0.012	-0.038	0.253	-0.057	0.8	-0.019	-0.048	0.054	0.001	0.743
V2.1.4 0.164 -0.088 -0.048 0.032 0.074 -0.076 0.233 -0.008 0.806 -0.057 0.758 V2.2.1 - -0.367 0.17 0.076 0.545 0.021 0.467 0.196 0.136 -0.15 0.788 V2.2.3 0.033 -0.145 0.027 0.022 0.245 0.097 -0.141 0.731 -0.161 0.782 V2.3.1 0.341 -0.108 -0.206 -0.226 0.705 0.181 0.095 -0.023 -0.027 -0.083 0.771 V2.3.2 0.637 0.013 -0.116 -0.319 0.253 0.156 0.32 0.007 -0.051 0.237 -0.167 0.799 V2.3.3 0.45 -0.032 0.227 -0.236 0.188 0.177 -0.019 0.023 0.007 0.025 0.167 0.789 V2.4.1 - -0.033 0.216 0.119 0.038 0.252 0.034	v2.1.2	0.146	-0.039	-0.249	0.106	0.519	0.07	0.035	0.262	0.011	0.4	0.152	0.623
V2.2.1 — -0.367 0.17 0.076 0.545 0.021 0.467 0.196 0.136 — -0.15 0.78 V2.2.2 — -0.3 0.12 0.365 0.104 0.125 -0.431 0.183 -0.344 0.195 0.218 0.731 V2.2.3 0.033 -0.145 0.027 0.022 0.245 0.097 -0.142 0.023 -0.023 0.137 -0.167 0.083 0.771 V2.3.2 0.637 0.018 -0.116 0.319 0.253 0.156 0.32 0.007 -0.018 0.027 -0.167 0.799 V2.3.3 0.45 -0.023 0.227 -0.236 0.188 0.177 -0.019 0.038 0.252 0.047 0.018 0.199 0.038 0.252 0.046 0.027 0.023 0.049 0.043 0.042 0.082 0.054 0.044 0.042 0.083 0.275 0.016 0.037 0.054 0.042 0.084	v2.1.3	0.238	-0.264	0.001	0.112	0.229	-0.106	-0.008	-0.101	0.269	0.703	0.153	0.802
V2.2.2 — <td>v2.1.4</td> <td>0.164</td> <td>-0.068</td> <td>-0.048</td> <td>0.032</td> <td>_</td> <td>0.074</td> <td>-0.076</td> <td>0.223</td> <td>-0.008</td> <td>0.806</td> <td>-0.057</td> <td>0.758</td>	v2.1.4	0.164	-0.068	-0.048	0.032	_	0.074	-0.076	0.223	-0.008	0.806	-0.057	0.758
V2.2.3 0.033 -0.145 0.027 0.022 0.245 0.097 -0.142 0.721 -0.322 0.137 -0.161 0.782 V2.3.1 0.341 -0.108 -0.206 -0.226 0.705 0.181 0.095 -0.023 -0.027 - -0.083 0.771 V2.3.2 0.637 0.018 -0.016 -0.319 0.223 0.156 0.32 0.007 -0.051 0.237 -0.167 0.079 V2.4.1 - 0.048 0.015 0.119 0.038 0.252 0.034 0.042 0.788 0.198 0.05 0.75 V2.4.1 - 0.048 0.015 0.119 0.038 0.252 0.034 0.042 0.788 0.198 0.05 0.75 V2.4.1 - 0.017 0.018 0.119 0.330 0.644 0.075 0.016 0.433 - 0.064 0.073 V2.5.1 0.17 0.018 0.119 0.136 0.043	v2.2.1	-	-0.367	0.17	0.076	0.545	0.021	0.467	0.196	0.136	-	-0.15	0.78
v2.3.1 0.341 0.108 -0.206 -0.226 0.705 0.181 0.095 -0.023 -0.027 -0.083 0.771 v2.3.2 0.637 0.018 -0.116 -0.319 0.253 0.156 0.32 0.007 -0.051 0.237 -0.167 0.799 v2.4.1 - 0.048 0.015 0.119 0.038 0.252 0.034 0.042 0.788 0.198 0.05 0.75 v2.4.2 0.003 0.12 -0.137 0.216 -0.06 0.824 0.016 0.007 0.052 0.164 -0.15 0.815 v2.4.3 - -0.01 0.004 0.047 0.399 0.634 0.275 -0.151 0.13 -0.15 0.815 v2.5.1 0.17 0.018 0.119 0.136 0.048 -0.025 0.166 0.433 - 0.064 0.025 0.166 0.433 - 0.016 0.035 0.166 0.433 - 0.224 </td <td>v2.2.2</td> <td>_</td> <td>-0.3</td> <td>0.12</td> <td>0.365</td> <td>0.104</td> <td>0.125</td> <td>-0.431</td> <td>0.183</td> <td>-0.344</td> <td>0.195</td> <td>0.218</td> <td>0.731</td>	v2.2.2	_	-0.3	0.12	0.365	0.104	0.125	-0.431	0.183	-0.344	0.195	0.218	0.731
v2.3.2 0.637 0.018 -0.116 -0.319 0.253 0.156 0.32 0.007 -0.051 0.237 -0.167 0.799 v2.3.3 0.45 -0.032 0.227 -0.236 0.188 0.177 -0.019 -0.23 0.066 0.026 0.039 0.8 v2.4.1 - 0.048 0.015 0.119 0.038 0.252 0.034 0.042 0.788 0.059 0.634 0.016 0.004 0.075 0.015 0.115 0.119 0.036 0.024 0.016 0.004 0.017 0.018 0.119 0.136 0.043 0.648 0.052 0.106 0.433 - 0.064 0.738 v2.5.1 0.17 0.018 0.119 0.136 0.043 0.048 0.052 0.006 0.045 0.022 0.000 0.106 0.033 0.009 0.224 0.761 v2.5.1 0.134 0.068 0.259 0.048 - 0.541 - 0	v2.2.3	0.033	-0.145	0.027	0.022	0.245	0.097	-0.142	0.721	-0.322	0.137	-0.161	0.782
V2.3.3 0.45 -0.032 0.227 -0.236 0.188 0.177 -0.019 -0.23 0.606 0.026 0.039 0.8 V2.4.1 - 0.048 0.015 0.119 0.038 0.252 0.034 0.042 0.788 0.198 0.05 0.75 V2.4.2 0.003 0.12 -0.137 0.216 -0.06 0.824 0.016 0.007 0.052 0.164 -0.15 0.815 V2.5.1 0.17 0.018 0.119 0.136 0.043 0.648 -0.052 0.106 0.433 - 0.024 0.761 V2.5.2 0.467 -0.034 -0.167 0.445 0.123 0.203 0.19 -0.001 0.069 0.136 0.323 0.665 V2.5.2 0.467 -0.034 0.025 -0.06 - 0.051 0.093 0.099 0.292 - 0.729 0.744 V2.6.2 0.327 0.001 0.043 -0.025 0.066 </td <td>v2.3.1</td> <td>0.341</td> <td>-0.108</td> <td>-0.206</td> <td>-0.226</td> <td>0.705</td> <td>0.181</td> <td>0.095</td> <td>-0.023</td> <td>-0.027</td> <td>_</td> <td>-0.083</td> <td>0.771</td>	v2.3.1	0.341	-0.108	-0.206	-0.226	0.705	0.181	0.095	-0.023	-0.027	_	-0.083	0.771
v2.4.1 - 0.048 0.015 0.119 0.038 0.252 0.034 0.042 0.788 0.198 0.05 0.75 v2.4.2 0.003 0.12 -0.137 0.216 -0.06 0.824 0.016 0.007 0.052 0.164 -0.15 0.815 v2.4.3 - -0.011 0.004 0.047 0.399 0.634 0.275 -0.151 0.13 - 0.064 0.738 v2.5.1 0.17 0.018 0.119 0.136 0.0224 0.761 0.445 0.123 0.203 0.19 -0.001 0.669 0.136 0.323 0.665 v2.5.3 0.134 0.068 0.259 -0.048 - 0.541 -0.325 0.297 0.116 0.269 0.144 0.751 v2.6.1 - -0.048 0.022 - -0.016 -0.033 0.099 0.292 - 0.729 0.744 v2.6.4 0.084 -0.043 -0.149	v2.3.2	0.637	0.018	-0.116	-0.319	0.253	0.156	0.32	0.007	-0.051	0.237	-0.167	0.799
v2.4.2 0.003 0.12 -0.137 0.216 -0.06 0.824 0.016 0.007 0.052 0.164 -0.15 0.815 v2.4.3 - -0.01 0.004 0.047 0.399 0.634 0.275 -0.151 0.13 - 0.064 0.738 v2.5.1 0.17 0.018 0.119 0.136 0.043 0.648 -0.052 0.106 0.433 - 0.024 0.761 v2.5.2 0.467 -0.034 -0.167 0.445 0.123 0.203 0.19 -0.001 0.069 0.136 0.323 0.665 v2.5.3 0.134 0.068 0.259 -0.048 - 0.541 -0.325 0.297 0.116 0.269 0.144 0.751 v2.6.1 - -0.248 0.022 - -0.061 0.315 -0.127 -0.164 0.174 0.127 0.264 0.197 0.712 0.851 v2.6.2 0.355 0.221 0.329 <td>v2.3.3</td> <td>0.45</td> <td>-0.032</td> <td>0.227</td> <td>-0.236</td> <td>0.188</td> <td>0.177</td> <td>-0.019</td> <td>-0.23</td> <td>0.606</td> <td>0.026</td> <td>0.039</td> <td>0.8</td>	v2.3.3	0.45	-0.032	0.227	-0.236	0.188	0.177	-0.019	-0.23	0.606	0.026	0.039	0.8
v2.4.3 - -0.01 0.004 0.047 0.399 0.634 0.275 -0.151 0.13 - 0.064 0.738 v2.5.1 0.17 0.018 0.119 0.136 0.043 0.648 -0.052 0.106 0.433 - 0.224 0.761 v2.5.2 0.467 -0.034 -0.167 0.445 0.123 0.203 0.19 -0.001 0.069 0.136 0.323 0.665 v2.5.3 0.134 0.068 0.259 -0.048 - 0.541 -0.325 0.297 0.116 0.269 0.144 0.751 v2.6.1 - -0.248 0.025 -0.066 - 0.016 -0.031 0.099 0.292 - 0.744 v2.6.1 0.327 0.001 0.043 -0.022 - -0.061 0.315 -0.127 -0.264 0.197 0.712 0.881 v2.6.3 0.55 0.221 0.329 0.111 0.087 0.688	v2.4.1	_	0.048	0.015	0.119	0.038	0.252	0.034	0.042	0.788	0.198	0.05	0.75
V2.5.1 0.17 0.018 0.119 0.136 0.043 0.648 -0.052 0.106 0.433 - 0.224 0.761 V2.5.2 0.467 -0.034 -0.167 0.445 0.123 0.203 0.19 -0.001 0.069 0.136 0.323 0.665 V2.5.3 0.134 0.068 0.259 -0.048 - 0.541 -0.325 0.297 0.116 0.269 0.144 0.751 V2.6.1 - -0.248 0.025 -0.06 - 0.106 -0.093 0.009 0.292 - 0.729 0.744 V2.6.2 0.327 -0.001 0.043 -0.022 - -0.061 0.315 -0.127 -0.044 0.197 0.712 0.881 V2.6.4 0.084 -0.043 -0.149 -0.187 0.064 -0.026 0.174 0.749 0.172 0.121 0.109 0.718 V2.7.1 - - -0.23 0.233 0.244	v2.4.2	0.003	0.12	-0.137	0.216	-0.06	0.824	0.016	0.007	0.052	0.164	-0.15	0.815
V2.5.2 0.467 -0.034 -0.167 0.445 0.123 0.203 0.19 -0.001 0.069 0.136 0.323 0.665 V2.5.3 0.134 0.068 0.259 -0.048 - 0.541 -0.325 0.297 0.116 0.269 0.144 0.751 V2.6.1 - -0.248 0.025 -0.06 - 0.106 -0.093 0.009 0.292 - 0.729 0.744 V2.6.2 0.327 -0.001 0.043 -0.022 - -0.061 0.315 -0.127 -0.264 0.197 0.712 0.851 V2.6.4 0.084 -0.043 -0.149 -0.187 0.064 -0.026 0.174 0.749 0.111 0.176 0.081 0.629 V2.7.1 - -0.248 0.11 0.087 0.685 -0.203 0.233 0.244 0.121 0.102 0.748 V2.7.1 0.114 -0.042 -0.15 0.722 0.071	v.2.4.3	_	-0.01	0.004	0.047	0.399	0.634	0.275	-0.151	0.13	_	0.064	0.738
V2.5.3 0.134 0.068 0.259 -0.048 - 0.541 -0.325 0.297 0.116 0.269 0.144 0.751 V2.6.1 - -0.248 0.025 -0.06 - 0.106 -0.093 0.009 0.292 - 0.729 0.744 V2.6.2 0.327 -0.001 0.043 -0.022 - -0.061 0.315 -0.127 -0.264 0.197 0.712 0.851 V2.6.4 0.084 -0.043 -0.149 -0.187 0.064 -0.026 0.174 0.749 0.121 0.109 0.718 V2.7.1 - -0.248 0.11 0.087 0.685 -0.203 0.233 0.244 0.129 0.066 -0.043 0.79 V2.7.1 - -0.248 0.111 -0.087 0.685 -0.203 0.233 0.244 0.129 0.066 -0.043 0.79 V2.7.2 0.114 -0.042 -0.05 0.073 - 0.09 <td>v2.5.1</td> <td>0.17</td> <td>0.018</td> <td>0.119</td> <td>0.136</td> <td>0.043</td> <td>0.648</td> <td>-0.052</td> <td>0.106</td> <td>0.433</td> <td>_</td> <td>0.224</td> <td>0.761</td>	v2.5.1	0.17	0.018	0.119	0.136	0.043	0.648	-0.052	0.106	0.433	_	0.224	0.761
V2.6.1 - -0.248 0.025 -0.06 - 0.106 -0.093 0.009 0.292 - 0.729 0.744 V2.6.2 0.327 -0.001 0.043 -0.022 - -0.061 0.315 -0.127 -0.264 0.197 0.712 0.851 V2.6.3 0.55 0.221 0.329 0.111 - -0.001 -0.201 -0.008 -0.111 0.176 0.081 0.629 V2.6.4 0.084 -0.043 -0.149 -0.187 0.064 -0.026 0.174 0.749 0.112 0.121 0.109 0.718 V2.7.1 - -0.248 0.11 0.087 0.685 -0.203 0.233 0.244 0.129 0.066 -0.043 0.79 V2.7.2 0.114 -0.042 -0.15 0.722 0.071 0.254 -0.025 -0.075 0.056 -0.056 -0.066 -0.073 0.646 V2.8.1 0.768 0.13 0.226 <	v2.5.2	0.467	-0.034	-0.167	0.445	0.123	0.203	0.19	-0.001	0.069	0.136	0.323	0.665
V2.6.2 0.327 -0.001 0.043 -0.022 - -0.061 0.315 -0.127 -0.264 0.197 0.712 0.851 V2.6.3 0.55 0.221 0.329 0.111 - -0.001 -0.201 -0.008 -0.111 0.176 0.081 0.629 V2.6.4 0.084 -0.043 -0.149 -0.187 0.064 -0.026 0.174 0.749 0.121 0.109 0.718 V2.7.1 - -0.248 0.11 0.087 0.685 -0.203 0.233 0.244 0.129 0.066 -0.043 0.79 V2.7.2 0.114 -0.042 -0.15 0.722 0.071 0.254 -0.025 -0.075 0.056 0.056 -0.066 -0.073 0.646 V2.8.1 0.733 0.042 -0.025 0.073 - 0.09 -0.104 0.364 -0.176 - 0.102 0.745 V2.8.2 0.769 -0.13 0.226 -0.057	v2.5.3	0.134	0.068	0.259	-0.048	_	0.541	-0.325	0.297	0.116	0.269	0.144	0.751
V2.6.3 0.55 0.221 0.329 0.111 - -0.001 -0.201 -0.008 -0.111 0.176 0.081 0.629 V2.6.4 0.084 -0.043 -0.149 -0.187 0.064 -0.026 0.174 0.749 0.172 0.121 0.109 0.718 V2.7.1 - -0.248 0.11 0.087 0.685 -0.203 0.233 0.244 0.129 0.066 -0.043 0.79 V2.7.2 0.114 -0.042 -0.15 0.722 0.071 0.254 -0.025 -0.075 0.056 0.056 -0.056 -0.073 0.646 v2.8.1 0.733 0.042 -0.025 0.073 - 0.09 -0.104 0.364 -0.176 - 0.0102 0.745 v2.8.2 0.769 -0.13 0.226 -0.057 0.305 -0.11 0.088 -0.105 0.184 -0.03 0.003 0.821 v2.8.3 0.768 0.101 -0.099	v2.6.1	_	-0.248	0.025	-0.06	_	0.106	-0.093	0.009	0.292	_	0.729	0.744
V2.6.4 0.084 -0.043 -0.149 -0.187 0.064 -0.026 0.174 0.749 0.172 0.121 0.109 0.718 V2.7.1 - -0.248 0.11 0.087 0.685 -0.203 0.233 0.244 0.129 0.066 -0.043 0.79 V2.7.2 0.114 -0.042 -0.15 0.722 0.071 0.254 -0.025 -0.075 0.056 0.056 -0.073 0.646 v2.8.1 0.733 0.042 -0.025 0.077 0.305 -0.11 0.088 -0.105 0.184 -0.03 0.003 0.821 v2.8.2 0.769 -0.13 0.226 -0.057 0.305 -0.11 0.088 -0.105 0.184 -0.03 0.003 0.821 v2.8.3 0.768 0.101 -0.09 -0.068 - -0.017 0.25 0.038 0.079 0.419 0.826 v2.8.4 0.044 -0.018 0.885 0.186 -	v2.6.2	0.327	-0.001	0.043	-0.022	_	-0.061	0.315	-0.127	-0.264	0.197	0.712	0.851
V2.7.1 - -0.248 0.11 0.087 0.685 -0.203 0.233 0.244 0.129 0.066 -0.043 0.79 V2.7.2 0.114 -0.042 -0.15 0.722 0.071 0.254 -0.025 -0.075 0.056 0.056 -0.073 0.646 V2.8.1 0.733 0.042 -0.025 0.073 - 0.09 -0.104 0.364 -0.176 - 0.102 0.745 V2.8.2 0.769 -0.13 0.226 -0.057 0.305 -0.11 0.088 -0.105 0.184 -0.03 0.003 0.821 V2.8.3 0.768 0.101 -0.09 -0.068 - -0.017 0.25 0.038 0.079 0.409 0.179 0.826 V2.8.4 0.044 -0.018 0.885 0.186 - -0.054 0.025 -0.042 0.083 - 0.089 0.841 V2.8.5 0.258 0.026 0.31 0.411 -0.12	v2.6.3	0.55	0.221	0.329	0.111	_	-0.001	-0.201	-0.008	-0.111	0.176	0.081	0.629
v2.7.2 0.114 -0.042 -0.15 0.722 0.071 0.254 -0.025 -0.075 0.056 0.056 -0.073 0.646 v2.8.1 0.733 0.042 -0.025 0.073 - 0.09 -0.104 0.364 -0.176 - 0.102 0.745 v2.8.2 0.769 -0.13 0.226 -0.057 0.305 -0.11 0.088 -0.105 0.184 -0.03 0.003 0.821 v2.8.3 0.768 0.101 -0.09 -0.068 - -0.017 0.25 0.038 0.079 0.409 0.179 0.826 v2.8.4 0.044 -0.018 0.885 0.186 - -0.054 0.025 -0.042 0.083 - 0.089 0.841 v2.8.5 0.258 0.026 0.31 0.411 -0.12 -0.19 -0.469 -0.027 0.097 0.071 0.428 0.804 v2.9.1 0.68 -0.062 -0.067 0.341 <th< td=""><td>v2.6.4</td><td>0.084</td><td>-0.043</td><td>-0.149</td><td>-0.187</td><td>0.064</td><td>-0.026</td><td>0.174</td><td>0.749</td><td>0.172</td><td>0.121</td><td>0.109</td><td>0.718</td></th<>	v2.6.4	0.084	-0.043	-0.149	-0.187	0.064	-0.026	0.174	0.749	0.172	0.121	0.109	0.718
v2.8.1 0.733 0.042 -0.025 0.073 - 0.09 -0.104 0.364 -0.176 - 0.102 0.745 v2.8.2 0.769 -0.13 0.226 -0.057 0.305 -0.11 0.088 -0.105 0.184 -0.03 0.003 0.821 v2.8.3 0.768 0.101 -0.09 -0.068 - -0.017 0.25 0.038 0.079 0.409 0.179 0.826 v2.8.4 0.044 -0.018 0.885 0.186 - -0.054 0.025 -0.042 0.083 - 0.089 0.841 v2.8.5 0.258 0.026 0.31 0.411 -0.12 -0.19 -0.469 -0.072 0.097 0.071 0.428 0.804 v2.9.1 0.68 -0.062 -0.067 0.341 - 0.074 0.007 0.347 0.374 0.03 -0.065 0.86 v2.9.2 0.23 -0.273 0.535 0.079 0.214 <td>v2.7.1</td> <td>_</td> <td>-0.248</td> <td>0.11</td> <td>0.087</td> <td>0.685</td> <td>-0.203</td> <td>0.233</td> <td>0.244</td> <td>0.129</td> <td>0.066</td> <td>-0.043</td> <td>0.79</td>	v2.7.1	_	-0.248	0.11	0.087	0.685	-0.203	0.233	0.244	0.129	0.066	-0.043	0.79
v2.8.2 0.769 -0.13 0.226 -0.057 0.305 -0.11 0.088 -0.105 0.184 -0.03 0.003 0.821 v2.8.3 0.768 0.101 -0.09 -0.068 - -0.017 0.25 0.038 0.079 0.409 0.179 0.826 v2.8.4 0.044 -0.018 0.885 0.186 - -0.054 0.025 -0.042 0.083 - 0.089 0.841 v2.8.5 0.258 0.026 0.31 0.411 -0.12 -0.19 -0.469 -0.072 0.097 0.071 0.428 0.804 v2.9.1 0.68 -0.062 -0.067 0.341 - 0.074 0.007 0.347 0.374 0.03 -0.065 0.86 v2.9.2 0.23 -0.273 0.535 0.079 0.214 -0.016 0.093 0.401 0.352 - 0.097 0.785 v2.9.3 - 0.085 0.386 0.825 -	v2.7.2	0.114	-0.042	-0.15	0.722	0.071	0.254	-0.025	-0.075	0.056	0.056	-0.073	0.646
v2.8.3 0.768 0.101 -0.09 -0.068 - -0.017 0.25 0.038 0.079 0.409 0.179 0.826 v2.8.4 0.044 -0.018 0.885 0.186 - -0.054 0.025 -0.042 0.083 - 0.089 0.841 v2.8.5 0.258 0.026 0.31 0.411 -0.12 -0.19 -0.469 -0.072 0.097 0.071 0.428 0.804 v2.9.1 0.68 -0.062 -0.067 0.341 - 0.074 0.007 0.347 0.374 0.03 -0.065 0.86 v2.9.2 0.23 -0.273 0.535 0.079 0.214 -0.016 0.093 0.401 0.352 - 0.097 0.785 v2.9.3 - 0.085 0.386 0.825 - 0.055 -0.064 -0.057 -0.024 - -0.016 0.871 v2.9.4 0.623 0.265 -0.264 0.364 0.032	v2.8.1	0.733	0.042	-0.025	0.073	_	0.09	-0.104	0.364	-0.176	_	0.102	0.745
v2.8.4 0.044 -0.018 0.885 0.186 - -0.054 0.025 -0.042 0.083 - 0.089 0.841 v2.8.5 0.258 0.026 0.31 0.411 -0.12 -0.19 -0.469 -0.072 0.097 0.071 0.428 0.804 v2.9.1 0.68 -0.062 -0.067 0.341 - 0.074 0.007 0.347 0.374 0.03 -0.065 0.86 v2.9.2 0.23 -0.273 0.535 0.079 0.214 -0.016 0.093 0.401 0.352 - 0.097 0.785 v2.9.3 - 0.085 0.386 0.825 - 0.055 -0.064 -0.057 -0.024 - -0.016 0.871 v2.9.4 0.623 0.265 -0.264 0.364 0.032 -0.001 -0.091 -0.243 0.027 0.12 -0.151 0.767 v2.10.1 - 0.327 0.752 -0.277 -	v2.8.2	0.769	-0.13	0.226	-0.057	0.305	-0.11	0.088	-0.105	0.184	-0.03	0.003	0.821
v2.8.5 0.258 0.026 0.31 0.411 -0.12 -0.19 -0.469 -0.072 0.097 0.071 0.428 0.804 v2.9.1 0.68 -0.062 -0.067 0.341 - 0.074 0.007 0.347 0.374 0.03 -0.065 0.86 v2.9.2 0.23 -0.273 0.535 0.079 0.214 -0.016 0.093 0.401 0.352 - 0.097 0.785 v2.9.3 - 0.085 0.386 0.825 - 0.055 -0.064 -0.057 -0.024 - -0.016 0.871 v2.9.4 0.623 0.265 -0.264 0.364 0.032 -0.001 -0.091 -0.243 0.027 0.12 -0.151 0.767 v2.10.1 - 0.327 0.752 -0.277 - 0.158 -0.227 -0.058 -0.026 - -0.018 0.795 v2.11.2 0.134 0.722 0.059 -0.03 0.33 <td>v2.8.3</td> <td>0.768</td> <td>0.101</td> <td>-0.09</td> <td>-0.068</td> <td>_</td> <td>-0.017</td> <td>0.25</td> <td>0.038</td> <td>0.079</td> <td>0.409</td> <td>0.179</td> <td>0.826</td>	v2.8.3	0.768	0.101	-0.09	-0.068	_	-0.017	0.25	0.038	0.079	0.409	0.179	0.826
v2.9.1 0.68 -0.062 -0.067 0.341 — 0.074 0.007 0.347 0.374 0.03 -0.065 0.86 v2.9.2 0.23 -0.273 0.535 0.079 0.214 -0.016 0.093 0.401 0.352 — 0.097 0.785 v2.9.3 — 0.085 0.386 0.825 — 0.055 -0.064 -0.057 -0.024 — -0.016 0.871 v2.9.4 0.623 0.265 -0.264 0.364 0.032 -0.001 -0.091 -0.243 0.027 0.12 -0.151 0.767 v2.10.1 — 0.327 0.752 -0.277 — 0.123 -0.026 -0.202 -0.079 — -0.118 0.909 v2.10.2 0.134 0.722 0.05 -0.364 — 0.158 -0.227 -0.058 -0.026 — -0.08 0.795 v2.11.2 0.182 0.912 -0.103 0.088 0.033	v2.8.4	0.044	-0.018	0.885	0.186	_	-0.054	0.025	-0.042	0.083	-	0.089	
v2.9.2 0.23 -0.273 0.535 0.079 0.214 -0.016 0.093 0.401 0.352 - 0.097 0.785 v2.9.3 - 0.085 0.386 0.825 - 0.055 -0.064 -0.057 -0.024 - -0.016 0.871 v2.9.4 0.623 0.265 -0.264 0.364 0.032 -0.001 -0.091 -0.243 0.027 0.12 -0.151 0.767 v2.10.1 - 0.327 0.752 -0.277 - 0.123 -0.026 -0.202 -0.079 - -0.118 0.909 v2.10.2 0.134 0.722 0.05 -0.364 - 0.158 -0.227 -0.058 -0.026 - -0.08 0.795 v2.11.1 - 0.343 0.249 0.059 -0.03 0.33 0.593 0.22 0.194 - 0.011 0.816 v2.11.2 0.182 0.912 -0.103 0.088 0.033	v2.8.5	0.258	0.026	0.31	0.411	-0.12	-0.19	-0.469	-0.072	0.097	0.071	0.428	0.804
v2.9.3 — 0.085 0.386 0.825 — 0.055 -0.064 -0.057 -0.024 — -0.016 0.871 v2.9.4 0.623 0.265 -0.264 0.364 0.032 -0.001 -0.091 -0.243 0.027 0.12 -0.151 0.767 v2.10.1 — 0.327 0.752 -0.277 — 0.123 -0.026 -0.202 -0.079 — -0.118 0.909 v2.10.2 0.134 0.722 0.05 -0.364 — 0.158 -0.227 -0.058 -0.026 — -0.08 0.795 v2.11.1 — 0.343 0.249 0.059 -0.03 0.33 0.593 0.22 0.194 — 0.011 0.816 v2.11.2 0.182 0.912 -0.103 0.088 0.033 -0.076 -0.062 -0.174 0.065 — 0.001 0.933 v2.11.3 — 0.878 0.008 0.036 — <th< td=""><td></td><td>0.68</td><td>-0.062</td><td>-0.067</td><td>0.341</td><td>_</td><td>0.074</td><td>0.007</td><td>0.347</td><td>0.374</td><td>0.03</td><td>-0.065</td><td>0.86</td></th<>		0.68	-0.062	-0.067	0.341	_	0.074	0.007	0.347	0.374	0.03	-0.065	0.86
v2.9.4 0.623 0.265 -0.264 0.364 0.032 -0.001 -0.091 -0.243 0.027 0.12 -0.151 0.767 v2.10.1 - 0.327 0.752 -0.277 - 0.123 -0.026 -0.202 -0.079 - -0.118 0.909 v2.10.2 0.134 0.722 0.05 -0.364 - 0.158 -0.227 -0.058 -0.026 - -0.08 0.795 v2.11.1 - 0.343 0.249 0.059 -0.03 0.33 0.593 0.22 0.194 - 0.011 0.816 v2.11.2 0.182 0.912 -0.103 0.088 0.033 -0.076 -0.062 -0.174 0.065 - 0.001 0.933 v2.11.3 - 0.88 0.209 0.093 - -0.001 0.174 -0.087 0.063 -0.02 0.015 0.906 v2.11.4 - 0.878 0.008 0.036 - <		0.23			0.079	0.214	-0.016	0.093	0.401	0.352	_	0.097	
v2.10.1 — 0.327 0.752 —0.277 — 0.123 —0.026 —0.202 —0.079 — —0.118 0.909 v2.10.2 0.134 0.722 0.05 —0.364 — 0.158 —0.227 —0.058 —0.026 — —0.08 0.795 v2.11.1 — 0.343 0.249 0.059 —0.03 0.33 0.593 0.22 0.194 — 0.011 0.816 v2.11.2 0.182 0.912 —0.103 0.088 0.033 —0.076 —0.062 —0.174 0.065 — 0.001 0.933 v2.11.3 — 0.88 0.209 0.093 — —0.001 0.174 —0.087 0.063 —0.02 0.015 0.906 v2.11.4 — 0.878 0.008 0.036 — 0.126 —0.003 0.106 —0.07 — —0.166 0.851 Percentage 15.54 13.549 10.045 9.035 6.753 <		-		0.386	0.825	_	0.055	-0.064	-0.057	-0.024	-	-0.016	0.871
v2.10.2 0.134 0.722 0.05 -0.364 - 0.158 -0.227 -0.058 -0.026 - -0.08 0.795 v2.11.1 - 0.343 0.249 0.059 -0.03 0.33 0.593 0.22 0.194 - 0.011 0.816 v2.11.2 0.182 0.912 -0.103 0.088 0.033 -0.076 -0.062 -0.174 0.065 - 0.001 0.933 v2.11.3 - 0.88 0.209 0.093 - -0.001 0.174 -0.087 0.063 -0.02 0.015 0.906 v2.11.4 - 0.878 0.008 0.036 - 0.126 -0.003 0.106 -0.07 - -0.166 0.851 Percentage 15.54 13.549 10.045 9.035 6.753 5.691 5.002 3.688 3.413 3.045 2.538	v2.9.4	0.623	0.265	-0.264	0.364	0.032	-0.001	-0.091	-0.243	0.027	0.12	-0.151	0.767
v2.11.1 - 0.343 0.249 0.059 -0.03 0.33 0.593 0.22 0.194 - 0.011 0.816 v2.11.2 0.182 0.912 -0.103 0.088 0.033 -0.076 -0.062 -0.174 0.065 - 0.001 0.933 v2.11.3 - 0.88 0.209 0.093 - -0.001 0.174 -0.087 0.063 -0.02 0.015 0.906 v2.11.4 - 0.878 0.008 0.036 - 0.126 -0.003 0.106 -0.07 - -0.166 0.851 Percentage 15.54 13.549 10.045 9.035 6.753 5.691 5.002 3.688 3.413 3.045 2.538	v2.10.1	_	0.327	0.752	-0.277	_	0.123	-0.026	-0.202	-0.079	_	-0.118	0.909
v2.11.2 0.182 0.912 -0.103 0.088 0.033 -0.076 -0.062 -0.174 0.065 - 0.001 0.933 v2.11.3 - 0.88 0.209 0.093 - -0.001 0.174 -0.087 0.063 -0.02 0.015 0.906 v2.11.4 - 0.878 0.008 0.036 - 0.126 -0.003 0.106 -0.07 - -0.166 0.851 Percentage 15.54 13.549 10.045 9.035 6.753 5.691 5.002 3.688 3.413 3.045 2.538		0.134	0.722	0.05	-0.364	_		-0.227		-0.026	-		
v2.11.3 - 0.88 0.209 0.093 - -0.001 0.174 -0.087 0.063 -0.02 0.015 0.906 v2.11.4 - 0.878 0.008 0.036 - 0.126 -0.003 0.106 -0.07 - -0.166 0.851 Percentage 15.54 13.549 10.045 9.035 6.753 5.691 5.002 3.688 3.413 3.045 2.538	v2.11.1	_	0.343	0.249	0.059	-0.03	0.33	0.593	0.22	0.194	_	0.011	0.816
v2.11.4 - 0.878 0.008 0.036 - 0.126 -0.003 0.106 -0.07 - -0.166 0.851 Percentage 15.54 13.549 10.045 9.035 6.753 5.691 5.002 3.688 3.413 3.045 2.538	v2.11.2	0.182		-0.103	0.088	0.033	-0.076	-0.062	-0.174	0.065	-	0.001	0.933
Percentage 15.54 13.549 10.045 9.035 6.753 5.691 5.002 3.688 3.413 3.045 2.538	v2.11.3	_	0.88	0.209	0.093	_	-0.001	0.174	-0.087	0.063	-0.02	0.015	0.906
	v2.11.4	_	0.878	0.008		_	0.126	-0.003	0.106	-0.07	-		0.851
Cumulative 15.54 29.089 39.133 48.168 54.92 60.611 65.613 69.302 72.715 75.76 78.318	Percentage	15.54	13.549	10.045	9.035	6.753	5.691	5.002	3.688			2.538	
	Cumulative	15.54	29.089	39.133	48.168	54.92	60.611	65.613	69.302	72.715	75.76	78.318	

A perusal of the Table 2 revealed that cordial relations and congenial environment prevalent in the organization is the most important factor which accounted for the maximum percentage of variance (15.54 %). Nine out of thirty seven statements were loaded on this factor and all the statements were significantly correlated with the factor. The high positive loading of variables on first factor, namely, S_{24} (My physical working conditions are good), S_{25} (Deadlines at my company are realistic), S_{23} (I believe my employee is secure), S_{28} (My supervisor treats me fairly), S_{9} (I feel I can trust what my company tells me), S_{31} (My supervisor asks me for my input to

help make decisions) and S_{19} (I feel I am valued at my company) are the factors which are highly loaded, signifying that these factors are considered important by employee satisfaction level in the organization. However, small factor loading of statement S_{15} (I feel I am contributing to my company's mission) and S_{10} (There is adequate communication between the departments) signifies that these statements are not very much prevalent in the public sector banks, however, it is an important parameter.

The issue relating to adequate training and fringe benefits was found to be the second most important factor (with percentage of variance equal to 13.549.) which influenced the employees' satisfaction level in the organization. Four statements were loaded on this factor and out of this, three statements were highly correlated with the factor except one indicating that S_{35} (Amount of vacation), S_{36} (Amount of sick leave) and S_{37} (Amount of health care paid for) had significant influence on the satisfaction level of the employees while S_{33} (My company provides me as much as ongoing training as I need) though important but had no significant influence on the satisfaction level of employees as they feel that they are not involved in this as it influences their satisfaction level in the negative sense.

Reasonable workload and Orientation emerged as the third important factor (with percentage of variance equal to 10.040). Three statements S_{26} (My workload is reasonable), S_{32} (My company provides me as much as initial training as I need) and S_{29} (My supervisor treats me with respect) were loaded on this factor. All the statements were positively correlated with the factor indicating that employees are not overloaded with the work and they have sufficient time for family and other societal relationships.

Valued By Company and Balanced Life emerged as the fourth important factor (with percentage of variance equal to 9.035). Four statements S_{30} (My supervisor handles my correlated issues satisfactorily), S_{22} (politics at my company are kept to a minimum), S_{15} (I feel I am contributing to my company's mission) and S_{27} (I can keep a reasonable balance between the personal life and work) were loaded on this factor and all the statements were significantly correlated with this factor indicating a healthy relationship among the organization employees. The employees are living a balanced life and they work as a family in the public sector banks.

Adequate Corporate Planning and Empowerment emerged as the fifth important factor (with percentage of variance equal to 6.735). Four statements S_8 (In my company, corporate communications are frequent enough), S_{21} (I feel part of a team working toward a shared goal), S_5 (Quality is the top priority) and S_2 (There is adequate planning of corporate objectives) were loaded on this factor. All the statements were positive indicating that employees take into consideration adequate corporate planning as an important parameter of employee satisfaction.

Provision of Autonomy and Planning emerged as the sixth important factor (with percentage of variance equal to 5.691). Four statements S_{12} (I have opportunities to learn and grow), S_{14} (I am given enough authority to make decisions I need to make), S_{13} (I am continuously upgrading my skills) and S_{16} (I have materials and equipments I need to do my job well) were loaded on this factor indicating that a healthy working atmosphere is prevalent in public sector banks.

Belief in Companies Policies emerged as the seventh important factor (with percentage of variance equal to 5.002). Five statements S1 (I have confidence in the leadership of the company), S_{34} (Overall, I am satisfied with my company's benefit package), S_{27} (I can keep a reasonable balance between work and personal life), S_5 (Quality is the top priority with my company) and S_6 (Individual's initiative is encouraged at my company) were loaded on this factor. The statements were considered as important indicators of good employee satisfaction level in the public sector banks.

Adequate Compensation emerged as the eighth important factor (with percentage of variance equal to 3.688). Three statements S_{20} (My salary is fair for my responsibilities), S_7 (Nothing at my company keeps me from doing my best everyday) and S_{29} (My supervisor treats me with respect) were loaded on this factor and these statements are the important factors that are available to employees in public sector banks and influence employee satisfaction level.

Communication and Career Development emerged as the ninth important factor (with percentage of variance equal to 3.413).

Three statements S_{11} (I have a clearly established, career path at my company), S_{10} (There is adequate communication between the departments) and S₁₄ (I have been given enough authority to make decisions I need to make) were loaded on this factor. This factor has high influence on employee satisfaction level in the public sector banks.

Unbiased Management Decisions emerged as the tenth important factor (with percentage of variance equal to 3.045). Employees consider that the decisions made by the management are unbiased. Four statements S₄ (Management does not "say one thing and do another"), S₃ (Management does not play favorites), S₂₅ (Deadlines at my company are realistic) and S₂ (There is adequate planning of corporate objectives) were loaded on this factor indicating that employees are happy with the unbiased decisions made by the management and the employees view impartial behaviors and they work with great influence and enthusiasm and thus this factor has great influence in the public sector banks.

Growth Prospects emerged as the least important factor that has influence on the public sector organizations' employees.

This factor has the percentage variance equal to 2.538. The statements which come under this factor are four. The statements S₁₇ (If I do good work, I can count on making more money), S₁₈ (If I do good work, I can count on being promoted), and S_{27} (I can keep reasonable balance between work and personal life).

TABLE 3

Factor No	Name of Dimension	Label	Statements	Factor Loadings
F ₁	Cordial relations and			
-	Congenial Environment	S ₂₄	My physical working conditions are good.	.769
		S ₂₅	Deadlines at my company are realistic.	.768
		S23	I believe my employee is secure.	.733
		S28	My supervisor treats me fairly.	.680
		S9	I feel I can trust what my company tells me.	.637
		S ₃₁	My supervisor asks me for my fair input to help make decisions.	.623
		S ₁₉	I feel I am valued at my company.	.550
		S ₁₀	There is adequate communication between the departments.	.467
		S ₁₅ *	I feel I am contributing to my company's mission.	.450
F ₂	Adequate Training and Fringe Benefits	S ₃₅	I am satisfied with the amount of vacation.	.912
		S ₃₆	I am satisfied with the sick leaves.	.880
		S ₃₇	I am satisfied with the health care Provided to me.	.878
		S ₃₃	My company provides as much ongoing training as I needed.	.722
F ₃	Reasonable workload and Orientation	S ₂₆	My workload is reasonable.	.855
		S ₃₂	My company provided as much initial training as I needed.	.752
		S ₂₉	My supervisor treats me with respect.	.535
F ₄	Valued By Company and Balanced Life	S ₃₀	My supervisor handles my work- related issues satisfactorily.	.825
		S ₂₂	Politics at my company are kept to a minimum level.	.722
		S ₁₅ *	I feel I am contributing to my company's mission.	.445
		S ₂₇ **	I can keep a reasonable balance between work and personal life.	.411
F ₅	Corporate Planning and Empowerment Adequate	S ₈	In my company, corporate communications are frequent enough.	.705
		S ₂₁	I feel I am part of a team working toward a shared goal.	.685
		S ₅	Quality is the top priority with my company.	.545
		S ₂	There is adequate planning of corporate objectives.	.519
F ₆	Provision of Autonomy and Planning	S ₁₂	I have opportunities to learn and grow.	.824
		S ₁₄	I am given enough authority to make decisions I need to make.	.648
		S ₁₃	I am continuously upgrading my skills.	.634

		S ₁₆	I have the materials and equipment I need to do my job well.	.541
F ₇	Belief In Companies' Policies	$S_{_1}$	I have confidence in the leadership of my company.	.800
		S ₃₄	Overall, I am satisfied with my company's benefits package.	.593
		S ₂₇ *	I can keep a reasonable balance between work and personal life.	.469
		S ₅ *	Quality is the top priority with my company.	.467
		S ₆	Individual initiative is encouraged at my company.	.431
F ₈	Adequate Compensation	S ₂₀	My salary is fair for my responsibilities.	.749
-		S ₇	Nothing at my company keeps me from doing my best everyday.	.721
		S ₂₉ *	My supervisor treats me with respect.	.401
	Career Development and Communication	S ₁₁	I have a clearly established career path at my company.	.788
		S ₁₀	There is adequate communication between the departments.	.606
		S ₁₄ *	I am given enough authority to make decisions I need to make.	.433
	Unbiased Management Decisions	S ₄	Management does not "say one thing and do another".	.806
		S ₃	Management does not play favorites.	.703
		S ₂₅ *	Deadlines at my company are realistic.	.409
		S ₂ *	There is adequate planning of corporate objectives.	.400
F ₁₁	Growth Prospects	S ₁₇	If I do good work, I can count on making more money.	.729
		S ₁₈	If I do good work, I can count on being promoted.	.712
		S ₂₇	I can keep a reasonable balance between work and personal life.	.428

Thus we can conclude from the above analysis that eleven factors which were extracted together accounted for 78.318 percent of variance. It shows that 78.318 percent of total variation is explained by the information contained in the fraction matrix. The percentage of variance explained by factor one to eleven are 15.540, 13.549, 10.045, 9.035, 6.753, 5.691, 5.002, 3.688, 3.413, 3.045, and 2.538. These factors explain the forces which determine employees' satisfaction level in the public sector organizations.

SUGGESTIONS

In particular, consider the following elements of effective design to build employee satisfaction level.

- Include opportunities for personal growth and invest heavily in the professional development of best people in the organization.
- Provide employees with well defined career paths (including a succession plan), mentors and tuition reimbursement for employee- related education.
- Train employees, even if it makes them more attractive to the competition. Without seeing an opportunity on the horizon, few high potential employees will stay with a company and allow themselves to grow stagnant.
- Acknowledge non work priorities by recognizing and responding to employees needs for greater balance in their lives, since employees will develop loyalty for organizations that respect them as individuals, not just as employees.
- Consider the value of five "I's" i.e interesting work, information, involvement, independence and increased visibility.

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iii. Maybe my boss thinks that I can quickly acquire the skills needed to perform the tasks assigned to me.

Maybe my boss thinks that I always try to do more than what is asked. iv.

v. Maybe my boss thinks that I never disappoint him/her by the quality of work done.

Maybe my boss thinks that I have sufficient technical knowledge to do the job. vi.

Dimension-2: Self perception Regarding one's possession of habit and communication-

Maybe my boss thinks that I have good communication skills to serve in this section/branch. i.

ii. Maybe my boss thinks that my work habits are excellent.

iii. Maybe my boss thinks that I have a feeling of readiness to accept assignments that have been allotted to me.

Dimension-3: Self perception of one's thoughts on as a performer

Maybe my boss thinks that I always try to get things done on time.

ii. Maybe my boss thinks that I am a good performer.

Dimension-4: One's confidence to face work related challenges and at the same time one's work ethics

i. Maybe my boss thinks that I always try to do things better at work.

ii. Maybe my boss thinks that I am confident enough to face work related challenges.

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