

# **A Study of Employee Empowerment and Its Impact on Customer Satisfaction With Reference To Selected Banks of South Gujarat**

A thesis submitted to Gujarat Technological University

For the Award of

**Doctor of Philosophy**

In

**Management**

By

**Mehul Ganjawala**

[129990992044]

Under supervision of

**Dr. Prashant Joshi**



**GUJARAT TECHNOLOGICAL UNIVERSITY**

**AHMEDABAD**

**AUGUST - 2018**

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### ABSTRACT

Employee empowerment is a powerful tool of the human resource management. Employees who are empowered are expected to perform better as compared to those who are working in traditional culture in an organization. Employee empowerment creates sense of belongingness and ownership towards the parent organization. Employees feel more confident and try to give their best to their employees, as a result, service quality improves. Improved service quality generally results into higher level of customer satisfaction.

This study focuses on determining impact of employee empowerment on customer satisfaction with reference to selected banks of south Gujarat. The data have been collected by using non-probability quota sampling technique by collecting responses from the employees and existing customers of selected banks with the help of structured questionnaire. The data were collected from the 360 employees and 360 customers of selected banks. Various factors of employee empowerment were examined with the help of explanatory factor analysis technique and confirmatory factor analysis was used to verify the factors of a set of observed variables. Various factors of customer satisfaction were estimated from the existing literature review and confirmatory factor analysis was used to verify factors for a current dataset. Researcher tried to identify the levels of empowerment and customer satisfaction for selected banks of south Gujarat. Data reliability and validity are checked for the both sets of the data with the help of SPSS (statistical package for the social sciences) and AMOS (analysis of moment structures) software. Association between different demographic variables and two constructs of the study was checked with the help of chi-square test as data was not normally distributed. Attempt was made to compare level of employee empowerment and customer satisfaction across selected public, private and cooperative banks of south Gujarat with the help of Kruskal-Wallis test. Structural equation modelling techniques were used to know the impact of employee empowerment on customer satisfaction. For the data analysis, SPSS and AMOS software were used. Researcher also framed hypothesis to check association between employee empowerment and customer satisfaction.

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# ABSTRACT

Employee empowerment is a powerful tool of the human resource management. Employees who are empowered are expected to perform better as compared to those who are working in traditional cultures in an organisation. Employee empowerment creates sense of belongingness and ownership towards the parent organization. Employee feel more confident and try to give their best to their employers, as a result, service quality improves. Improved service quality generally results into higher level of customer satisfaction.

This study focuses on determining impact of employee empowerment on customer satisfaction with reference to selected banks of south Gujarat. The data have been collected by using non probability quota sampling technique by collecting responses from the employees and existing customers of selected banks with the help of structured questionnaire. The data were collected from the 360 employees and 360 customers of selected banks. Various factors of employee empowerment were extracted with the help of exploratory factor analysis techniques and confirmatory factor analysis was used to verify the factors of a set of observed variables. Various factors of customer satisfaction were extracted from the existing literature review and confirmatory factor analysis was used to verify factors for a current dataset. Researcher tried to identify the levels of empowerment and customer satisfaction for selected banks of south Gujarat. Data reliability and validity are checked for the both sets of the data with the help of SPSS (statistical package for the social sciences) and AMOS (analysis of moment structures) software. Association between different demographic variables and two constructs of the study was checked with the help of chi-square test as data was not normally distributed. Attempt was made to compare level of employee empowerment and customer satisfaction across selected public, private and cooperative banks of south Gujarat with the help of kruskal-wallis test. Structural equation modelling techniques was used to know the impact of employee empowerment on customer satisfaction. For the data analysis, SPSS and AMOS software were used. Researcher also framed hypothesis to check association between employee empowerment and customer satisfaction.

Result found that this research has contributed to the existing body of knowledge pertaining to the employee empowerment and customer satisfaction. With the help of exploratory factor analysis, researcher extracted five factors responsible for the employee empowerment namely, authority and participation, management support, control over jobs, job knowledge and reward and recognition. These five factors of employee empowerment may be helpful for the banks to design their strategies. It is also extracted from the research that there is a relationship between employee empowerment and customer satisfaction. Researcher also performs construct measurement techniques to identify important dimensions and to eliminate unimportant dimension for the two constructs of the study i.e. employee empowerment and customer satisfaction with the help of SPSS AMOS software. Researcher also found that there is a significance difference in the level of employee empowerment and customer satisfaction across selected public, private and co-operative banks of south Gujarat.

**Key words:** Employee empowerment, service quality, customer satisfaction

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**Mehul Ganjawala**

**Research Scholar**

**Gujarat Technological University**

# TABLE OF CONTENTS

DECLARATION .....	i
CERTIFICATE .....	ii
ORIGINALITY REPORT CERTIFICATE.....	iii
PHD THESIS NON-EXCLUSIVE LICENSE TO GUJARAT TECHNOLOGICAL UNIVERSITY .....	vi
THESIS APPROVAL FORM.....	viii
ABSTRACT .....	ix
ACKNOWLEDGMENT.....	xi
TABLE OF CONTENTS.....	xiii
LIST OF FIGURES .....	xvii
LIST OF TABLES.....	xix
CHAPTER 1 .....	1
INTRODUCTION .....	1
1.1 Meaning of Employee Empowerment .....	2
1.2 Definitions of Employee Empowerment .....	2
1.3 Elements of Employee Empowerment.....	3
1.4 Actions for Empowering Employees.....	3
1.5 Effective Employee Empowerment Conditions.....	4
1.6 Benefits of Employee Empowerment .....	4
1.7 Types of Empowerment.....	6
1.8 Principles of Employee Empowerment .....	7

1.9 Research Background .....	10
1.10 Research Problem .....	11
1.11 Purpose of Study .....	12
1.12 Significance of the Study .....	13
1.13 Research Objectives .....	16
1.14 Structure of the Thesis .....	17
1.15 Summary .....	18
CHAPTER 2 .....	20
REVIEW OF LITERATURE .....	20
2.1 Introduction .....	20
2.2 Employee Empowerment .....	21
2.3 Customer Satisfaction .....	38
2.4 Employee Empowerment and Customer Satisfaction: .....	43
2.5 Employee Empowerment and Customer Satisfaction (banking sector): .....	48
2.6 Research Gap .....	54
CHAPTER 3 .....	56
RESEARCH METHODOLOGY .....	56
3.1 Introduction .....	56
3.2 Research Problems .....	56
3.3 Research Objectives .....	57
3.4 Research Hypothesis .....	58
3.5 Research Design .....	60
3.6 Sample design .....	61
3.6.1 Sample unit .....	61
3.6.2 Sampling technique .....	61

3.6.3 Sample Size.....	61
3.7 Data Sources .....	63
3.7.1 Secondary Data .....	63
3.7.2 Primary Data .....	63
3.8 Details of the Pilot Study .....	63
3.8.1 Reliability Test.....	64
3.9 Various Statistical Tests and Tools Used.....	65
3.10 Scope of research .....	67
3.11 Summary .....	67
CHAPTER 4 .....	70
DATA ANALYSIS.....	70
4.1 Introduction.....	70
4.2. Demographic Profile of the respondents (Employees of banks).....	71
4.3 Demographic Profile of the Respondents (customers of banks).....	78
4.4 Test of Normality.....	85
4.5 Analysis of Data With Respect to Objectives .....	87
4.5.1 Objective 1:.....	87
4.5.2 Objective 2:.....	97
4.5.3 Objective 3:.....	107
4.5.4 Objective 4:.....	115
4.5.5 Objective 5:.....	127
4.5.6 Objective 6:.....	145
4.5.7 Objective 7:.....	180
4.6.8 Objective 8:.....	221
CHAPTER 5 .....	243

FINDINGS OF THE STUDY .....	243
5.1 Introduction .....	243
5.2 General Findings .....	243
5.3 Findings Related To Objective 1 .....	245
5.4 Findings Related To Objective 2 .....	246
5.5 Findings Related To Objective 3: .....	247
5.6 Findings Related To Objective 4: .....	249
5.7 Findings Related To Objective 5: .....	252
5.8 Findings Related To Objective 6: .....	256
5.9 Findings Related To Objective 7: .....	257
5.10 Findings Related To Objective 8: .....	262
CHAPTER 6 .....	266
CONCLUSION, MAJOR CONTRIBUTIONS AND SCOPE OF FURTHER WORK .....	266
6.1 Conclusion .....	266
6.2 Major Contributions .....	267
6.3 Limitations of the Study.....	268
6.4 Scope of Further Work.....	268
6.5 Recommendations to Banks.....	269
CHAPTER 7 .....	271
REFERENCES AND LIST OF PUBLICATIONS .....	271
7.1 References.....	271
7.2 List of Publications .....	289
APPENDIX.....	291
QUESTIONNAIRE ON EMPLOYEE EMPOWERMENT .....	291
QUESTIONNAIRE ON CUSTOMER SATISFACTION .....	296

## LIST OF FIGURES

Figure 4. 1 AGE OF EMPLOYEES .....	71
Figure 4. 2 EDUCATION QUALIFICATION OF EMPLOYEES .....	72
Figure 4. 3 MONTHLY INCOME OF EMPLOYEES .....	73
Figure 4. 4 EXPERIENCE OF EMPLOYEES .....	74
Figure 4. 5 MARITAL STATUS OF EMPLOYEES .....	75
Figure 4. 6 TRAINING .....	76
Figure 4. 7 SECTOR OF BANKS .....	77
Figure 4. 8 AGE OF CUSTOMERS .....	78
Figure 4. 9 EDUCATION QUALIFICATIONS OF CUSTOMERS .....	79
Figure 4. 10 MONTHLY INCOME OF CUSTOMERS .....	80
Figure 4. 11 OCCUPATION OF CUSTOMERS .....	81
Figure 4. 12 MARITAL STATUSES OF CUSTOMERS .....	82
Figure 4. 13 GENDER OF CUSTOMERS .....	83
Figure 4. 14 SECTOR OF BANKS CUSTOMERS .....	84
Figure 4. 15 AUTHORITIES AND PARTICIPATION .....	116
Figure 4. 16 MANAGEMENT SUPPORTS .....	117
Figure 4. 17 CONTROL OVER JOB .....	119
Figure 4. 18 JOB KNOWLEDGE .....	120
Figure 4. 19 REWARD AND RECOGNITION .....	121
Figure 4. 20 PERSONNEL .....	128
Figure 4. 21 PERSONNEL MODIFIED .....	129
Figure 4. 22 PRODUCTS .....	131
Figure 4. 23 PRODUCTS MODIFIED .....	133
Figure 4. 24 IMAGE .....	134
Figure 4. 25 IMAGE MODIFIED .....	136
Figure 4. 26 SERVICES .....	137
Figure 4. 27 SERVICES MODIFIED .....	139
Figure 4. 28 ACCESS .....	140

Figure 4. 29 CFA OF EMPLOYEE EMPOWERMENT .....	147
Figure 4. 30 CFA OF CUSTOMER SATISFACTION .....	153
Figure 4. 31 SECOND ORDER CFA OF EMPLOYEE EMPOWERMENT .....	159
Figure 4. 32 SECOND ORDER CFA OF CUSTOMER SATISFACTION .....	166
Figure 4. 33 SEM OF EMPLOYEE EMPOWERMENT AND CUSTOMER SATISFACTION .....	172

# LIST OF TABLES

Table 3. 1 Sampling Plan .....	62
Table 3. 2 Reliability Statistics Employee Empowerment .....	64
Table 3. 3 Reliability Statistics Customer Satisfaction.....	65
Table 3. 4 Statistical Tools Used To Achieve Objectives.....	66
Table 4. 1 Age of Employees.....	71
Table 4. 2 Educational Qualification of Employees .....	72
Table 4. 3 Monthly Incomes of Employees .....	73
Table 4. 4 Experiences Of Employees.....	74
Table 4. 5 Marital Status Of Employees.....	75
Table 4. 6 Training To Employees.....	76
Table 4. 7 Sectors of Banks .....	77
Table 4. 8 Age Of Customers.....	78
Table 4. 9 Education Qualification Of Customers.....	79
Table 4. 10 Monthly Income of Customers .....	80
Table 4. 11 Occupations of Customers .....	81
Table 4. 12 Marital Status of Customers .....	82
Table 4. 13 Gender Of Customers .....	83
Table 4. 14 Sectors Of Banks.....	84
Table 4. 15 Test Of Normality For Employee Empowerment.....	85
Table 4. 16 Test Of Normality For Customer Satisfaction .....	86
Table 4. 17 KMO and Bartlett's Test .....	87
Table 4. 18 Communalities .....	88
Table 4. 19 Total Variances Explained.....	91
Table 4. 20 Rotated Component Matrixes (A).....	92
Table 4. 21 Naming the Factors .....	94
Table 4. 22 Reliability Test:.....	96
Table 4. 23 Crosstabulation Between Employee Empowerment And Sectors Of Bank .....	97
Table 4. 24 Chi-Square Tests.....	98
Table 4. 25 Symmetric Measures.....	98

Table 4. 26 Crosstabulation Between Employee Empowerment And Age Of Employees .....	99
Table 4. 27 Chi-Square Tests.....	99
Table 4. 28 Symmetric Measures.....	100
Table 4. 29 Crosstabulation Between Employee Empowerment And Qualifications Of Employees.....	100
Table 4. 30 Chi-Square Tests.....	101
Table 4. 31 Symmetric Measures.....	101
Table 4. 32 Crosstabulation Between Employee Empowerment And Monthly Salary Of Employees.....	102
Table 4. 33 Chi-Square Tests.....	102
Table 4. 34 Symmetric Measures.....	103
Table 4. 35 Crosstabulation Between Employee Empowerment And Experience Of Employees .....	104
Table 4. 36 Chi-Square Tests.....	104
Table 4. 37 Symmetric Measures.....	105
Table 4. 38 Crosstabulation Between Employee Empowerment And Training.....	105
Table 4. 39 Chi-Square Tests.....	106
Table 4. 40 Symmetric Measures.....	106
Table 4. 41 Crosstabulation Between Customer Satisfaction And Sector Of Banks.....	107
Table 4. 42 Chi-Square Tests.....	108
Table 4. 43 Symmetric Measures.....	108
Table 4. 44 Crosstabulation Between Customer Satisfaction And Age Of Customers .....	109
Table 4. 45 Chi-square tests.....	109
Table 4. 46 Symmetric Measures.....	110
Table 4. 47 Crosstabulation Between Customer Satisfaction And Education Of Customers.	110
Table 4. 48 Chi-Square Tests.....	111
Table 4. 49 Symmetric Measures.....	111
Table 4. 50 Crosstabulation Between Customer Satisfaction And Occupation of Customers	112
Table 4. 51 Chi-Square Tests.....	112
Table 4. 52 Symmetric Measures.....	113
Table 4. 53 Crosstabulation Between Customer Satisfaction And Gender .....	113

Table 4. 54 Chi-Square Tests.....	114
Table 4. 55 Symmetric Measures.....	114
Table 4. 56 Regression Weights: (Group Number 1- Default Model).....	116
Table 4. 57 Standardized Regression Weights; (Group Number 1- Default Model).....	116
Table 4. 58 Squared Multiple Correlations: (Group number 1 - Default model) .....	117
Table 4. 59 Regression Weights: (Group number 1 - Default model).....	117
Table 4. 60 Standardized Regression Weights: (Group Number 1- Default Model).....	118
Table 4. 61 Squared Multiple Correlations: (Group number 1 - Default model) .....	118
Table 4. 62 Regression Weights: (Group Number 1- Default Model).....	119
Table 4. 63 Standardized Regression Weights: (Group Number 1- Default Model).....	119
Table 4. 64 Squared Multiple Correlations: (Group number 1 - Default model) .....	119
Table 4. 65 Regression Weights: (Group Number 1- Default Model).....	120
Table 4. 66 Standardized Regression Weights: (Group Number 1- Default Model).....	120
Table 4. 67 Squared Multiple Correlations: (Group number 1 - Default model) .....	121
Table 4. 68 Regression Weights: (Group Number 1- Default Model).....	122
Table 4. 69 Standardized Regression Weights: (Group Number 1- Default Model).....	122
Table 4. 70 Squared Multiple Correlations: (Group number 1 - Default model) .....	122
Table 4. 71 Convergent Validity.....	123
Table 4. 72 Discriminant Validity .....	124
Table 4. 73 Reliability Tests .....	126
Table 4. 74 Regression Weights: (Group Number 1- Default Model).....	128
Table 4. 75 Standardized Regression Weights: (Group Number 1- Default Model).....	128
Table 4. 76 Squared Multiple Correlations: (Group number 1 - Default model) .....	129
Table 4. 77 Regression Weights: (Group Number 1- Default Model).....	130
Table 4. 78 Standardized Regression Weights: (Group Number 1- Default Model).....	130
Table 4. 79 Squared Multiple Correlations: (Group number 1 - Default model) .....	130
Table 4. 80 Regression Weights: (Group Number 1- Default Model).....	131
Table 4. 81 Standardized Regression Weights: (Group Number 1- Default Model).....	131
Table 4. 82 Squared Multiple Correlations: (Group number 1 - Default model) .....	132
Table 4. 83 Regression Weights: (Group Number 1- Default Model).....	133
Table 4. 84 Standardized Regression Weights: (Group Number 1- Default Model).....	133

Table 4. 85 Squared Multiple Correlations: (Group number 1 - Default model) .....	134
Table 4. 86 Regression Weights: (Group Number 1- Default Model).....	134
Table 4. 87 Standardized Regression Weights: (Group Number 1- Default Model).....	135
Table 4. 88 Squared Multiple Correlations: (Group number 1 - Default model) .....	135
Table 4. 89 Regression Weights: (Group Number 1- Default Model).....	136
Table 4. 90 Standardized Regression Weights: (Group Number 1- Default Model).....	136
Table 4. 91 Squared Multiple Correlations: (Group number 1 - Default model) .....	137
Table 4. 92 Regression Weights: (Group Number 1- Default Model).....	137
Table 4. 93 Standardized Regression Weights: (Group Number 1- Default Model).....	138
Table 4. 94 Squared Multiple Correlations: (Group Number 1 - Default Model).....	138
Table 4. 95 Regression Weights: (Group Number 1- Default Model).....	139
Table 4. 96 Standardized Regression Weights: (Group Number 1- Default Model).....	139
Table 4. 97 Squared Multiple Correlations: (Group number 1 - Default model) .....	140
Table 4. 98 Regression Weights: (Group Number 1- Default Model).....	140
Table 4. 99 Standardized Regression Weights: (Group Number 1- Default Model).....	141
Table 4. 100 Squared Multiple Correlations: (Group number 1 - Default model) .....	141
Table 4. 101 Convergent Validity.....	142
Table 4. 102 Discriminant Validity .....	143
Table 4. 103 Reliability Tests .....	144
Table 4. 104 Regression Weights: (Group Number 1- Default Model).....	147
Table 4. 105 Standardized Regression Weights: (Group Number 1- Default Model).....	148
Table 4. 106 Squared Multiple Correlations: (Group number 1 - Default model) .....	148
Table 4. 107 Factors Loading Employee Empowerment.....	150
Table 4. 108 Models Fit Summary .....	150
Table 4. 109 Baseline Comparisons.....	151
Table 4. 110 RMSEA.....	151
Table 4. 111 Rgression Weights: (Group Number 1- Default Model).....	153
Table 4. 112 Standardized Regression Weights: (Group 1- Default Model).....	154
Table 4. 113 Squared Multiple Correlations: (Group number 1 - Default model) .....	154
Table 4. 114 Factor Loading Customer Satisfaction .....	156
Table 4. 115 Models Fit Summary .....	156

Table 4. 116 Baseline Comparisons.....	157
Table 4. 117 RMSEA.....	157
Table 4. 118 Regression Weights: (Group Number 1- Default Model).....	160
Table 4. 119 Standardized Regression Weights: (Group Number 1- Default Model).....	160
Table 4. 120 Squared Multiple Correlations: (Group number 1 - Default model) .....	161
Table 4. 121 Factor Loading Employee Empowerment Second Order CFA Model.....	162
Table 4. 122 Model Fit Summary .....	163
Table 4. 123 Baseline Comparisons.....	163
Table 4. 124 RMSEA.....	164
Table 4. 125 Regression Weights: (Group Number 1- Default Model).....	167
Table 4. 126 Standardized Regression Weights: (Group Number 1- Default Model).....	167
Table 4. 127 Squared Multiple Correlations: (Group number 1 - Default model) .....	168
Table 4. 128 Factor Loadings Second Order CFA Customer Satisfaction Model.....	169
Table 4. 129 Model Fit Summary .....	170
Table 4. 130 Baseline Comparisons.....	170
Table 4. 131 RMSEA.....	171
Table 4. 132 Regression Weights: (Group Number 1- Default Model).....	173
Table 4. 133 Standardized Regression Weights: (Group Number 1- Default Model).....	174
Table 4. 134 Squared Multiple Correlations: (Group number 1 - Default model) .....	175
Table 4. 135 Factor Loadings Of SEM Between Employee Empowerment And Customer Satisfaction.....	177
Table 4. 136 Model Fit Summary .....	178
Table 4. 137 Baseline Comparisons.....	179
Table 4. 138 RMSEA.....	179
Table 4. 139 Rank Tables: .....	181
Table 4. 140 Test Statistics .....	189
Table 4. 141 Rank Table Mann-Whiteny Test.....	192
Table 4. 142 Test Statistics Mann-Whiteny Test.....	199
Table 4. 143 Rank Table .....	202
Table 4. 144 Test statistics.....	208
Table 4. 145 Rank Tables .....	212

Table 4. 146 Test Statistics .....	218
Table 4. 147 Rank Table: .....	221
Table 4. 148 Test Statistics: .....	225
Table 4. 149 Rank Table: .....	227
Table 4. 150 Test Statistics: .....	230
Table 4. 151 Rank Table .....	232
Table 4. 152 Test Statistics: .....	235
Table 4. 153 Rank Table .....	237
Table 4. 154 Test Statistics: .....	240
Table 5. 1 Findings Related To Objective 2 .....	246
Table 5. 2 Findings Related To Objective 3 .....	248
Table 5. 3 Convergent Validity .....	249
Table 5. 4 Discriminant Validity .....	251
Table 5. 5 Reliability Test .....	252
Table 5. 6 Convergent Validity .....	253
Table 5. 7 Discriminant Validity .....	254
Table 5. 8 Reliability Test Using Cronbach Alpha: .....	255

# **CHAPTER 1**

## **INTRODUCTION**

The research study focuses on study of employee empowerment and its impact on customer satisfaction with reference to selected banks of south Gujarat. Basically this chapter is divided between two sections.

Section 1 focuses on theoretical background of the study. All the fundamentals about the construct employee empowerment are discussed in this section. This section covers meaning of employee empowerment, different definitions of employee empowerment, importance and benefits of employee empowerment, principles of empowerment and types of empowerment. The basic idea about the research was generated by reading this concept of employee empowerment.

The research topic focuses on mainly four issues like study of employee empowerment, study of customer satisfaction, impact of employee empowerment on customer satisfaction and impact of employee empowerment on customer satisfaction for the selected public, private and cooperative sectors of the banks.

Section 2 of this chapter focuses on different issues related to research methodology like research background, research problems, purpose of the study, significance of the study, research objectives and finally structure of the thesis.

# Section 1

## 1.1 Meaning of Employee Empowerment

Employee empowerment is providing authority, responsibility and power of knowledge, skill and abilities to employees. Employee empowerment is a process of giving employees in the organisation the power, authority, responsibility, resources, freedom to take decisions and solve work related problems. In order to take such initiatives and decisions, they are given enough authority and resources. This allocation of authority is not based on the concept of delegation based relationship. In employee empowerment it is a trust based relationship, which is established between management and employees. An empowered employee becomes self directed and self controlled. Empowerment means giving up control on employees and letting every employee make decisions, set goals, accomplish results and receive rewards. It is a process for helping right person at the right levels to make right decisions for the right reasons.

Previously management believed that lower level management was not having enough knowledge, management and decision making skills. But increase in levels of formal education and highly qualified employees in various organisations enabled managers to realise that lower level management has management skills and knowledge to take crucial decisions for the organisations. Therefore employee empowerment concept grows and management starts passing authorities to deserving employees to make decisions at their own.

## 1.2 Definitions of Employee Empowerment

The researcher found various definitions of empowerment from the literature available. All the definitions describes different viewpoint of concept empowerment.

- Burke (1986) explain empowerment as “To empower involve the giving way of power-delegation of power.”
- Conger and Kanungo (1988) defines empowerment as the process of enhancing self efficacy for employees of the organisations.
- Cornwall (1990) defines empowerment as the process of having power given from the traditionally powerful director in an organization and motivate everyone.

- David (1994) explains employee empowerment as to finding new traditions to contemplate power in the hands of people who needs it most to get the job done.
- Nancy Foy (1994) defines employee empowerment as to simply receiving the power to make your voice heard, to donate the plans and decisions that involve you, to use your skill at work to improve your performance and with it the performance of your whole organization.
- Batman and snell (1999) explains empowerment as the process of allocation power with people.

### **1.3 Elements of Employee Empowerment**

According to P. Subba Rao (1996) elements of employee empowerment includes control over work situation, self-sufficiency or competence, purposefulness and belief system and trust.

1. Control over work situation: The employees of the organization must have a sense of parental control over their individual work situation.
2. Self-sufficiency or competence: The employees must be capable of performing assigned tasks. The employees must have confidence in his performance.
3. Purposefulness: The empowered employees must feel the significance the task assigned to him. Every employee must know how their work fits into the larger scheme of things.
4. Belief system and trust: The employees must clearly understand the impact of decision taken on the performance and effectiveness of the organization.

### **1.4 Actions for Empowering Employees**

According to P. Subba Rao (1996) to empower employees the organization must initiate certain actions which may be as following.

1. Delegation of authority
2. Participative decision making
3. Encourage self management
4. Job enrichment
5. Creating self managed work teams
6. Creating job that provide intrinsic feedback

7. Installation of upward performance appraisal
8. Lessening of formalities
9. Creating supportive culture
10. Encouraging goal-setting
11. Educating and training employees

### **1.5 Effective Employee Empowerment Conditions**

- Organisation must encourage following employee empowerment conditions.
- Participation in organisational activities
- Innovation in their tasks
- Access to information at all the levels
- Accountability to superior
- Provide the information of the company to all employees
- Employees should have multi-skills and knowledge
- Employees should assume power to make substantive decisions
- Employees should understand all the jobs
- Management should create and maintain the culture
- Management should delegate authority and provide power
- Management should encourage the employees to take risks
- Management should reward the employees adequately

### **1.6 Benefits of Employee Empowerment**

1. Quality of work produced.

When given the autonomy that allows them to make a difference to product or service outcomes, employees will produce higher quality work. The finished product becomes a matter of personal pride, and the benefits for both the customer and the employee will become self-evident. The real benefit to the organization of increasing quality is a respective upturn in customer loyalty, which directly leads to increased revenues.

## 2. Satisfied employees

Various studies have shown that empowered employees are more satisfied in their work, and less likely to seek employment elsewhere. This decreases employment costs and the need for training of new staff.

## 3. Collaboration grows

With increased confidence, employees are more willing to share information and best practices with others. Honesty and openness increase, and this directly impacts the ability of people to work as part of a team. Participation becomes more active and proactive, and this greater collaboration will in itself feed through to organizational capability to achieve strategic goals.

## 4. Productivity increases

As confidence and self-esteem grows, and a more quality focused and collaborative approach takes hold, productivity will increase. People who are accountable for their work become owners of process and product, and energy to do the job better follows. Organizations that have discovered the importance of empowering employees find that waste is eliminated, bureaucracy is reduced and the time is spent more efficiently and ultimately it increases productivity.

## 5. Employee empowerment reduces costs

Costs will be reduced across the organization: An empowered workforce is more satisfied with their job and career path, and staff turnover reduced accordingly Retention rates rise, training costs fall, and experience remains in-house Operations become more efficient and productivity rises Solutions to customer complaints are found proactively, and customer loyalty increases. This reduces the costs of marketing and finding new customers.

## 1.7 Types of Empowerment

Workplace empowerment is the term used to describe the autonomy and responsibility employers extend to employees in a workplace environment. Empowered employees are typically given leeway in how they perform their jobs, manage others and make decisions. Empowered employees may be more likely to enjoy their positions and have higher morale. This can increase workplace productivity, reduce turnover and create greater levels of professional motivation company-wide.

- **Decision-making Empowerment**

Most small businesses have a chain of command employees are expected to follow when it comes to different levels of decision making. For example, employees may be empowered to make decisions about simple workplace issues, such as what type of office supplies to order, but be required to consult a manager for larger decisions, such as whether to extend credit to a particular customer.

- **Financial Empowerment**

Even in small operations, different positions or departments are likely to be allocated their own budgets. Giving employees financial empowerment allows them to decide the best uses of the budget for supporting their positions and achieving company goals. When employees have this type of financial empowerment, they are more likely to review their spending, look for the most appropriate use of funds and use their budgets wisely. Staffers may be less likely to miss deadlines that incur extra costs or to overspend, simply because they will have a more personal connection and sense of stewardship with the funds they are using.

- **Time Management Empowerment**

Some employers feel the need to see employees seated at their desks to feel they are getting a full day's worth of work from them. Small business owners who empower employees with managing their own time focus more on outcomes than on hours worked. This approach gives employees the autonomy to use their time as they see fit, working non-traditional hours or dividing time between a home office and a work location. Employees are still expected to complete their work products on schedule and to be available during times when a physical presence is required.

## 1.8 Principles of Employee Empowerment

Following principles shows that how organisations employees employee empowerment in their organisations.

- **Demonstrate That You Value People.**  
Your regard for people shines through in all of your actions and words. Your facial expression, your body language, and your words express what you are thinking about the people who report to you. Your goal is to demonstrate your appreciation for each person's unique value. No matter how an employee is performing on his or her current task, your value for the employee as a human being should never falter and always be visible. More about communication and value: Listen with Your Eyes: Tips for Understanding Nonverbal Communication Interpersonal Communication Dynamics You Can Make Their Day.
- **Share Leadership Vision.**  
Help people feel that they are part of something bigger than themselves and their individual job. Do this by making sure they know and have access to the organization's overall mission, vision, and strategic plans. Better? Include employees in the actual planning on the product and department level and ask for their input on the overall plan. They will own the direction and surprise you with their commitment and competency.
- **Share Goals and Direction.**  
When possible, involve employees in goal setting and planning. They add value, knowledge, ideas, insight, and experience that you won't find on your senior team. At the very least, involve them in goal setting on the department level and share the most important goals and direction for your group. With the help of your employees, make progress on goals measurable and observable, or ascertain that you have shared your picture of a positive outcome with the people responsible for accomplishing the results. If you share a picture and share meaning, you have agreed upon what constitutes a successful and acceptable deliverable. Empowered employees can then chart their course without close supervision.

- **Trust People.**  
Trust the intentions of people to do the right thing, make the right decision, and make choices that, while maybe not exactly what you would decide, still work. When employees receive clear expectations from their manager, they relax and trust you. They focus their energy on accomplishing, not on wondering, worrying, and second-guessing.
  
- **Provide Information for Decision Making.**  
Make certain that you have given people, or made sure that they have access to, all of the information they need to make thoughtful decisions. More about decision making: [Delegation as a Leadership Style Interview Questions to Assess Decision Making Skills](#)  
[Preventing Predictable Decision-Making Errors.](#)
  
- **Delegate authority and impact opportunity.**  
Don't just delegates the drudge work; delegate some of the fun stuff, too. You know, delegate the important meetings, the committee memberships that influence product development and decision making, and the projects that people and customers notice. The employee will grow and develop new skills. Your plate will be less full so you can concentrate on contribution.
  
- **Provide Frequent Feedback.**  
Provide frequent feedback so that people know how they are doing. Sometimes, the purpose of feedback is reward and recognition as well as improvement coaching. People deserve your constructive feedback, too, so they can continue to develop their knowledge and skills.
  
- **Solve Problems: Don't Pinpoint Problem People.**  
When a problem occurs, ask what is wrong with the work system that caused the people to Fail, not what is wrong with the people. Worst case response to problems? Seek to identify and punish the guilty.

- Listen to Learn and Ask Questions to Provide Guidance.

Provide a space in which people will communicate by listening to them and asking them questions. Guide by asking questions, not by telling grown up people what to do. People generally know the right answers if they have the opportunity to produce them. When an employee brings you a problem to solve, ask, "What do you think you should do to solve this problem?" Or, ask, "What action steps do you recommend?" Employees can demonstrate what they know and grow in the process. Eventually, you will feel comfortable telling the employee that he or she need not ask you about similar situations. You trust their judgment.

- Help Employees Feel Rewarded and Recognized for Empowered Behaviour. When employees feel under-compensated, under-titled for the responsibilities they take on, under-noticed, under-praised, and under-appreciated, don't expect results from employee empowerment. The basic needs of employees must feel met for employees to give you their discretionary energy, that extra effort that people voluntarily invest in work. For successful employee empowerment, recognition plays a significant role.

## **Section: 2**

In section 2, researcher tried to cover all the aspects of research methodology introduction part. This section contains background of the research, research problems, basic purpose and significance of the study of the study, research objectives and finally structure of the research thesis.

### **1.9 Research Background**

Employee empowerment is a latest technique of human resource management that can be used to create a better environment at workplace while expecting the support of employees. "People are the most important asset. Technologies, products and structures can be copied by competitors. No one, however, can match a company full of highly charged, motivated people who care". Empowering the employees stresses a few major points: personal responsibility, injection of new ideas, and open lines of communication.

"Empowerment is the oil that lubricates the exercise of learning. Talented and empowered human capital is becoming the prime ingredient of organizational success". Placing personal responsibility on each employee also ensures employees take ownership of their actions. Personal accountability also breeds interpersonal discipline. While holding each and every employee accountable, employees will begin to police themselves and take into account any shortfalls of fellow employees. "People want and need to feel that they are "insiders," that they are aware of everything that is going on. There is nothing so demoralizing to a staff member than to be kept in the dark about their work and what is going on in the company". Not only does the above statement deal with personal responsibility, the statement supports the ideas of better communication not only from management but within the employees themselves. Sharing power it will not only improve personal job satisfaction but also benefit the organization as a whole. The involvement and participation will allow them to gain greater job satisfaction and more committed to the organization's goal. One of the most important benefits of employee empowerment is the improvement in productivity in an organization. Employees who are empowered are more dedicated to the organization because of their active engagement. They are more responsible for the outcomes of their action, and better able to achieve job demands in an effective manner. In fact, commitment, accountability and the

intention of fulfilling job demands are the qualities of an empowered employee. A satisfied employee will do their job successfully and also meet their personal target. Furthermore their responsible actions will make the success for the company and fulfil mutual commitment. That means by meeting personal targets the organisations economy is also boosted .

Banking sector is growing at all the aspects of the economy and there are so many reforms take place in recent past. Now a day's all the sectors of the banks want to gain customer satisfaction. The heart of the satisfaction process is the comparison of what was expected with the product or service's performance and this process has traditionally been described as the 'confirmation / disconfirmation' process. First, customers would form expectations prior to purchasing a product or service. Second, consumption of or experience with the product or service produces a level of perceived quality that is influenced by expectations. If perceived performance is only slightly less than expected performance, assimilation will occur, perceived performance will be adjusted upward to equal expectations. If perceived performance lags expectations substantially, contrast will occur, and the shortfall in the perceived performance will be exaggerated. If product/service performance is above the expectation of customer then customer delight will happen and it would be the aim of all the banks.

Customer satisfaction is possible only when customer gets good service delivery from the employee and employee will deliver good services when they feel satisfaction from the banks. Bank employees get job satisfaction only when they are empowered. With this focus researcher tried to know the impact of employee empowerment on customer satisfaction.

Here a researcher focuses on different aspects of employee empowerment and its impact on customer satisfaction for the selected public, private and cooperative banks of south Gujarat.

## **1.10 Research Problem**

Researcher found from the existing literature that, most of the research related to employee empowerment done for the retail, hotel and hospitality industry. Very few literatures are their of employee empowerment on banking sector and they have measured impact of employee empowerment on job satisfaction for the banking employees. It is found from the literature

that job satisfaction has direct impact on service quality and customer satisfaction. So it is important to measure impact of employee empowerment on customer satisfaction for banking.

Researcher also found from the literature that banking sector is very growing in India and competition in banking increasing day by day and so many new companies want to enter in banking sector. To cope up with the competition banks must concentrate on customer satisfaction by delivering good quality and prompt services. It can be possible by employing empowerment in the organization.

Also it is very clear from the existing literature that there are so many unidentified variables by past literature which are important to measure impact of employee empowerment on customer satisfaction for banks.

### **1.11 Purpose of Study**

Primary purpose of the current research is to identify important factors responsible for the employee empowerment with the help of past literature for selected banks of south Gujarat. By the use of identified factors responsible for employee empowerment, researcher tried to know the impact of all factors of employee empowerment on customer satisfaction. The purpose of the study is to explore model that shows the relationship between employee empowerment and customer satisfaction. Researcher also tried to check reliability and validity of the data collected from the employees and customers of the selected banks for the established model so that explored model can be used for the further study of banking industry.

Secondary purpose of the current study is to know how employees of the banks are empowered and to check customers of the selected banks are satisfied with the existing services provided by banks or not for the selected banks. Study is also important to know the difference in the level of employee empowerment and customer satisfaction between public, private and cooperative banks of south Gujarat.

## 1.12 Significance of the Study

There are number of valuable studies available on employee empowerment in existing literature. Various variables studied by researcher as per literature are:

- Fairness, Consistency, Promptness (Speed), Uniqueness(Beverley A. Sparks And Graham L. Bradley)
- Employee Customer Orientation (CO), Job Satisfaction, Organizational Commitment, And Job Involvement(Gabriel Gazzoli, Murat Hancer & Yumi Park),
- Training, Trust, Attitude, Work Place Security, Providing Financial Information(James A. Ward)
- Employee Perceived Service Quality And Job Satisfaction(Ping He , Suzanne K. Murrmann & Richard R. Perdue),
- Task Dimension, Task Allocation, Power, Commitment, And Culture(Frances Hill & Rozana Huq)
- Internal Communication, Customer Service Training, Managerial Coaching, Market Orientation And Frontline Service Recovery Empowerment(Alexander E. Ellinger, Scott B. Keller And Ayse Banu Elmada Bas),
- Quality Service, Financial Returns(John Sutton ,Constantinos Verginis ,Lars Eltvik)
- Relational Coordination, Leader-Member Exchange, Justice, Self-Efficacy, Role Clarity, Complete Transactions, Satisfaction And Reciprocity, Supervisor Tenure, Intelligence, Ability And Motivation(Jonathan R. Anderson)
- Employee Tenure, Intelligence, Ability And Motivation, Empowerment Climate, Psychological Empowerment (Spreitzer, 1995), Work Unit Performance, Individual Performance And Satisfaction(Scott E. Seibert, Seth R. Silver And W. Alan Randolph)
- Participation In Training, Supportive And Customer Oriented Management, Supervision, Job Competence, Job Autonomy And Customer Oriented Behaviour(Ricardo Peccei , Patrice Rosenthal)
- Salesperson Perception Of Efficacy, Job Structure, Working Environment, Organisational Structure And Culture, Managerial Commitment And Leadership, Training And Reward System, Sales Person Empowerment, Job Satisfaction, Customer

Satisfaction And Loyalty, Customer Retention And Overall Organisational Growth, Revenue And Profit(Rolph E. Anderson, Wen-Yeh (Rene) Huang)

- Customer Orientation, Job Autonomy, Service Climate, Customer Focused Voice, Hospital Level Service Performance And Some Controlled Variables(Chak Fu Lam , David M. Mayer)
- A Sense Of Caring Or Alignment Of Actions With Values, Self-Efficacy - Belief In One's Abilities, Self-Determination - A Sense Of Choice In Initiating Behaviour, Personal Control - Belief That One Can Offer Input And Influence Actions In The Work Environment(: Mark D. Fulford And Cathy A. Enz).

By the use of above variables, researcher has framed the questionnaire for the employees of the banks. For the analysis purpose, researcher has reduced variables in to five factors with the help of factor analysis techniques as below:

1. Authority and participation
2. Management support
3. Control over job
4. Job knowledge
5. Reward and recognition

There are so many variables available for employee empowerment study on the basis of available literature. By reducing them into five factors, researcher used factor analysis technique and explored above five factors responsible for employee empowerment. Above five explored factors of employee empowerment can be used for the other service industry as well as other segments of respondents.

Various studies related to customer satisfaction are available in literature. Researcher used the five factors affecting customer satisfaction (personnel, products, image, services and access) given by Parasuraman, Zeithaml and Berry in 1988.

Berry, Brooder (1990) have defined 'Quality Values' between 1990 and 1998 which influence satisfaction behaviour, further expanded by Berry in 2002 and known as the ten domains of satisfaction: Quality, Value, Timeliness, Efficiency, Ease of Access, Environment, Interdepartmental Teamwork, Front line Service Behaviours, Commitment to the Customer and Innovation. These factors are emphasized for continuous improvement and organizational change measurement and are most often utilized to develop the architecture for satisfaction measurement as an integrated model.

Work done by Parasuraman, Zeithaml and Berry between 1985 and 1988 provides the basis for customer satisfaction with a service by using the gap between the expectation of customers and actual performance delivered by company. This provides the measurer with a satisfaction "gap" which is objective and quantitative in nature. Work done by Cronin and Taylor (1993) propose the "confirmation/disconfirmation" theory of combining the "gap" described by Parasuraman, Zeithaml and Berry as two different measures into single measurement of performance according to expectation. Customer satisfaction equals perception of performance divided by expectation of performance. The usual measures of customer satisfaction involve survey with a set of statements using Likert Technique or scale. The customer is asked to evaluate each statement and in term of their perception and expectation of the performance of the organization being measured.

For the present study researcher has used standardised statements related to customer satisfaction given by Parasuraman, Zeithaml and Berry between 1985 and 1988 which can be categorised in to five factors: personnel, products, service, image and access.

Researcher has explored the model showing impact of employee empowerment on customer satisfaction. This model may be useful for the other researcher for the other study.

The present study will be useful to all the selected banks, customers of the bank, employees of the bank, competitors of the banks, students of the management study and finally for other researcher who wish to pursue similar topic for their study in future.

### **1.13 Research Objectives**

Research objectives provides an accurate description of the specific actions, researcher will take in order to reach his aim. First step of defining research objectives is to identify the research problem and try to find out possible solution of a problem with scientific techniques. Primary objective of research is the main research problems that researcher seeks solution. With the help of secondary objectives, researcher can achieve primary objective.

#### **Primary objective:**

To study employee empowerment and its impact on customer satisfaction with reference to selected banks of south Gujarat.

#### **Secondary objectives:**

- To identify factors responsible for employees empowerment in selected banks of south Gujarat.
- To check the relationship between demographic variables and employee empowerment for the employees of selected banks of south Gujarat.
- To check the relationship between demographic variables and customer satisfaction for the customers of selected banks of south Gujarat.
- To assess reliability and validity of all dimensions of employee empowerment with the help of construct measurement technique.
- To assess reliability and validity of all dimensions of customer satisfaction with the help of construct measurement technique.
- To study impact of employee empowerment on customer satisfaction for selected public, private and cooperative banks of south Gujarat.

- To check whether there is a significant difference in the level of employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.
- To check whether there is a significant difference in the customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.

### **1.14 Structure of the Thesis**

The following chapters are included in this thesis.

#### Chapter 1 introduction

This chapter is divided between two sections. First section covers all theoretical background of the study. Second section covers all research background of the study. This chapter shows the path that will help towards the thesis conclusion. It comprises of theoretical framework, concepts of the study, research background, research problems, purpose and significance of the study, objectives of the study and finally structure of thesis.

#### Chapter 2 Review of Literature

This chapter includes review of literature on employee empowerment, customer satisfaction, impact of employee empowerment on customer satisfaction and impact of employee empowerment on customer satisfaction for banking industry.

#### Chapter 3 Research Methodology

This chapter includes overall methodology used in finding out solution of research problems. It mainly includes research design adopted by researcher, sampling plans, sampling design, data collection instruments, sources of data collection, statistical tools used in data analysis and details of pilot survey.

## Chapter 4 Data Analysis

This chapter includes objective wise data analysis and interpretations based on findings. It further includes analysis of reliability and validity check of the instrument used and several statistical methods used to check the hypothesis framed.

## Chapter 5 Findings of the Study

This chapter comprises of main findings of the results obtained with respect to objectives with the help of data analysis.

## Chapter 6 conclusion, major contribution and scope for the further work

This chapter comprises of conclusion drawn from the findings, major contribution of the research study, limitations of the study and scope of further work in the similar area.

### **1.15 Summary**

The basic aim of studying this introduction chapter is to gain certain knowledge related to concepts of employee empowerment. Section 1 of introduction chapter started with the meaning and definitions of employee empowerment. Researcher studied different conceptual aspects related to employee empowerment in this section. By studying concept employee empowerment, researcher came to know about the importance of concept employee empowerment. Current research deals with the impact of employee empowerment on customer satisfaction. Importance of employee empowerment section of this chapter suggest that by employing empowerment in organisation leads to improvement in service delivery of the employees and ultimately it leads to customer satisfaction. If employees of the organisation are empowered, they feel motivated and encouraged to take decision at their own so that ultimately they can solve customers' problems promptly. P.Subba Rao (1996) suggested four elements of employee empowerment namely control over work situation, self-sufficiency, purposefulness and belief system and trust. Certain actions for employing empowerment are also highlighted in this chapter which will be helpful for the further study. next part of this chapter covers various benefits and principles of employee empowerment.

Section 2 of this chapter deals with the various research aspects of current topic. It starts with the research background which suggests how employee empowerment can be useful for the banks employees and how it leads to customer satisfaction in banking industry. Next part of this section highlighted research problems and basic purpose of the study. Researcher also summarised various variables important for the employee empowerment in this section based on previous study. By the use of factor analysis technique, researcher explored five factors important for employee empowerment namely, authority and participation, management support, control over job, job knowledge and reward and recognition.

The last section of this chapter shows the structure of the thesis.

# CHAPTER 2

## REVIEW OF LITERATURE

### 2.1 Introduction

The new ideas researcher present needs to rest on your assessment of the previous and current literature on similar topic. At its most basic, a literature review provides researchers with an overview of the ideas, theories, and significant literature currently published on related topic. The task in writing the literature review is not simply to summarize the prior research but to critically review the research related to topic then present your own perspective on the research in your field as a means for establishing your credibility as a scholar.

The very first step of conducting any research is review of existing literature. Here, researcher started review of literature from the first day of research. The topic was selected after enough review of literature. The topic of research is “study of employee empowerment and its impact on customer satisfaction with reference to selected banks of south Gujarat”. On the basis of topic selected, Review of literature chapter is divided between four sections as follows.

1. Review of literature on employee empowerment
2. Review of literature on customer satisfaction
3. Review of literature on impact of employee empowerment on customer satisfaction
4. Review of literature on impact of employee empowerment on customer satisfaction for banking industry

Above review of literature helped researcher to find out suitable methodology for the further research. Above literature suggested some already tested methods and interpretations of similar types of research. At the end of review of literature, researcher identifies the research gap and framed objectives on the basis of research gap.

## **2.2 Employee Empowerment**

Douglas McGregor and Likert (1960) stated that self-management of employees and their participation in decision-making processes would help empower the employees who take on responsibilities. With these studies, the consideration of personnel's demands, the identifying of their skills and interests, and the re-organization of their cooperation and communication with management have caused employees to take courage.

Conger and Kanungo (1988) took an important step toward clarifying this concept. Prior to Conger and Kanungo's groundbreaking work in 1988, theorists interpreted the concept in very different ways. They suggested psychological perspectives mainly focused on individuals motivation part in their empowerment process.

Conger and Kanungo (1988), who have studied empowerment, defined empowerment as "motivational processes" and in Thomas and Velthouse (1990) have introduced a new perspective and defined it as giving energy, capacity, and authority to others alongside motivation. The authors who have attributed empowerment a sense outside of its traditional meaning have claimed that the performance will be affected by the individual differences in the interpretation process.

Kizilos (1990) stated "management theorist focused on empowerment to describe the behaviour of individuals in relation to others within the organization". He drew heavily from Bandura (1979) work with the concept of self-efficacy. These authors recommended that empowerment be defined in terms of motivational processes in workers. This approach allows researchers to study the empowering effects of different interventions, while being more explicit about what those effects were. Building on this, these authors constructed a model of organizational conditions, managerial strategies, and types of information that produce empowerment and its behavioural effects.

Schlesinger and Heskett (1991) and Gernalis and Terziovski (2003) study the relationship between employee empowerment and service quality and find that both are directly and positively related because more motivated employees are able to provide better service.

Bowen and Lawler (1992) defined empowerment as sharing with front line employees four organizational ingredients: information about the organization's performance, rewards based on the organization's performance, knowledge that enables employees to understand and contribute to the organization's performance, and power to make decisions that influence organizational direction and performance.

Ripley, M. (1992) and Spatz (2000), employee empowerment will bring the followings: increase employees' trust and commitment.

- Increase motivational level to reduce mistakes and individuals take more responsibility for their own actions.
- Provide a forum through which employees can express their beliefs and innovative ideas about day-to-day activities.
- Assist the continuous improvement of processes, products, and services.
- Increase employee loyalty, while at the same time reducing turnover, absenteeism, and illness.
- Increase productivity by increasing employee pride, self-respect, and self-worth.
- Use peer pressure and self-managing team methods for employee control and productivity.
- Increase the bottom line by such methods as reducing waste and building quality, while meeting customer requirements.
- Maintain and increase competitiveness and achieve long-term competitiveness with an ever increasing market share.
- Increase trust and cooperation with management.
- Increase communication among employees and divisions.
- Enable employees to identify & solve problems so that they can improve their own performance.

- Increase organizational commitment and organizational effectiveness.
- Build a healthy organizational climate and culture.

Schmieding (1993) identified three variables of empowerment: context, structure and process. Context was referred to “as having a shared vision that commits people to action, this vision provided a contextual whole and represents the organizing principle of empowerment”. The second component, structure, was needed to “enhance the empowerment gained through a shared vision”. Structural components which Schmieding identified as empowering were environments in which individuals “have the right to make decisions within his or her scope of practice”. Process components were identified as key to the empowerment process in its reflective inquiry and deliberative discovery. Schmieding believed that “empowerment was most likely to occur when there was a congruent linkage among a vision, structural components that involve participation and the use of a process of inquiry”.

As Sullivan (1994) indicated that prior to 1990 empowerment could only be accessed through articles that discussed topics such as participative management, total quality control, individual development, quality circles and strategic planning. Since 1990 the papers with the title “employee empowerment” has exploded. The term can be used to describe both the individual aspect of the concept as well as the organizational one. A complicating factor in defining employee empowerment was that by its very nature, in order for empowerment to be successful, each organization must create and define it for itself because it is context specific. Empowerment is contingent on specific contextual factors so it must address the needs and culture of each unique entity. Without this self-reference, employee empowerment invariably fails because the commitment, or the sense of ownership of the concept, is not created.

Gretchen M. Spreitzer (1995), the respondents reported a fairly strong sense of empowerment, and the highest correlations between items measured the same dimension. The Cronbach alpha reliability coefficient for the overall empowerment construct was .72 for the industrial sample and .62 for the insurance sample. The four factors (meaning, competence, self determination and impact) were significantly correlated with each other in both samples. Though the dimensions are clearly not equivalent, the strong correlations among them suggest the need for continued work on discriminant validity. In additional analyses where self-esteem, locus of control, or social desirability were each included as additional first-order factors, the fit of the

model was severely reduced, indicating that the second-order factor did not solely represent common method variance. Variables studied were (1) Psychological empowerment: meaning, competence, self-determination and impact, (2) Locus of control, self-esteem, reward and access to information and (3) Managerial effectiveness and innovations. The primary sample used for construct validation was composed of mid-level employees from a Fortune 50 industrial organization. A second sample, composed of lower-level employees from an insurance company, was used to cross-validate the results of the measurement model. The primary sample consisted of 393 managers randomly selected from diverse work units representing all functions, divisions, and geo-graphic locations of the industrial company. The second sample included 128 employees selected by a stratified random sampling technique; the sample was stratified by team membership and function within a team. A separate scale was used to measure each of the four dimensions of empowerment; items were adapted from previous research. The meaning items were taken directly from Tymon (1988). The competence items were adapted from Jones's (1986) self-efficacy scale. The self-determination items were adapted from Hackman and Oldham's (1985) autonomy scale, and the impact items were adapted from Ashforth's (1989) helplessness scale. Cronbach alphas and test-retest coefficients were used to assess the reliability of the empowerment measures. A second-order confirmatory factor analysis (CFA) was conducted on each sample to assess the convergent and discriminant validity of the empowerment items. To examine the antecedents and consequences, structural equations models were estimated using LISREL. In order to simplify the structural models for estimation, scales of the four dimensions were substituted for the individual items used in the CFA.

Mark D. Fulford and Cathy A. Enz (1995) reported that the highest mean score of the empowerment dimensions was that for self-efficacy, suggesting that most employees felt highly competent in their jobs. The mean score for influence was the lowest of the three empowerment dimensions, yet had the greatest amount of variance, suggesting that some employees experience a great deal of influence in their jobs while other employees experience very little. The overall F-values for each of the five regression analyses support the first hypothesis that the dimensions of empowerment provide a significant explanation for variation in satisfaction, loyalty, performance, service delivery, and concern for people. In support of the second hypothesis, the greatest degree of variance explained by empowerment is found in

the models that examine the work attitudes of loyalty, employee satisfaction and concern for others. Meaning is the most critical dimension of empowerment when explaining loyalty, performance, service delivery, and concern for others. Meaning and Influence are equally significant predictors of satisfaction with work. Self-efficacy was not a significant predictor of satisfaction, performance, service delivery, or concern for others. Variable studied were Meaning - a sense of caring or alignment of actions with values, Self-efficacy - belief in one's abilities, Self-determination - a sense of choice in initiating behaviour and Personal control - belief that one can offer input and influence actions in the work environment. Dependent Variables each of the dependent variables is a single-item measure. Satisfaction was measured by asking employees how satisfied they were with their job in general. Responses ranged from very dissatisfied to very satisfied using a 5-point Likert-type scale. Loyalty to the club was captured by asking employees how loyal they were to the club using a 5-point, Likert-type scale. Response options were from a low of "no loyalty" to a high of "a great deal of loyalty." Eighty-three percent (83%) of the clubs participated in the study. Of these, the within-club response rates ranged from a high of 86% to a low of 34%. A total of 297 club employees responded to the survey. Seventy-eight percent of the employees were full-time, and the remaining twenty-two percent were part-time employee. An examination of the data revealed that the respondents were almost evenly split between males (56%) and females (44%). The average age of the respondents was 35 years, with a range of between 16 and 67 years old. About one-third of the employees worked for the club for under three years (median tenure = 3 years), with the average tenure at six year. Empowerment was measured using a scale developed by Spreitzer (1992). The scale is comprised of 12 items designed to capture four distinct dimensions of empowerment, including: (1) Meaning - a sense of caring or alignment of actions with values, (2) Self-efficacy - belief in one's abilities, (3) Self-determination - a sense of choice in initiating behaviour, and (4) Personal control - belief that one can offer input and influence actions in the work environment. The scale was factor analyzed using a principal component method, varimax rotation to examine the integrity of the factor structure developed by Spreitzer (1992). Those factors with an eigen value greater than one were retained in the final solution. A three factor structure, in which the dimensions of meaning and self-efficacy are distinct, but the dimensions of self-determination and personal control collapse into a single factor have identified and named influence. The respondent scores for

each of the three individual components of empowerment were then used in the subsequent regression analysis.

Spreitzer (1995) have gone beyond the study of management practices that include delegation of decision making from higher organizational levels to lower ones and increasing access to information and resources for individuals at the lower levels termed as employee empowerment.

Morrison, Jones and Fuller (1997) studied the relationship between leadership styles and empowerment on job satisfaction. Teacher made tools for data collection were adopted for this survey research. The researchers concluded that various leadership styles and employee empowerment may be used as an effective strategy to create job satisfaction in employees. Satisfied employees would always play their major role in satisfying their customers.

Cacciope (1998) in their study demonstrates that organizations have a long history of trying to encourage employee participation. This can be traced back to the 1960s when work organizations started to work on job enlargement, job enrichment and management by objectives and quality circles etc. In the 1990s all these terms metamorphosed into what is termed as employee empowerment.

Cacciope (1998) have defined empowerment as the process of encouraging employees, including management, to utilize their skills and experience by giving them the control or power to use more judgment and discretion in their work.

Corrigan (1998) found the four components of employee involvement in overall empowerment. Four components were: information, knowledge, power and rewards.

Herrenkohl, Heffener & Judson (1999) developed a working definition of empowerment and defined empowerment as a set of dimensions: Shared vision, supportive organizational structure & governance, responsibility for knowledge and learning, and institutional recognition. Shared vision has further sub dimensions: Goal clarity, goal achievement and customer orientation. Supportive organizational structure and governance has further headings:

Responsibility, teams, risk taking and customers. Responsibility for knowledge and learning has further subheadings: Change, skills and problem solving, trust and communication. Institutional recognition subdivided into: recognition and knowledge of the reward system.

Lashley and McGoldrick (1994) and Lashley, (1999) studied employee empowerment in services. They described the managerial meanings of empowerment i.e. empowerment through participation, involvement, commitment and through delivering. Their research has identified a number of dimensions of empowerment: Task dimensions, Task allocation, Power, Commitment dimension and Culture dimension.

Liden (2000) and Spreitzer, Kizilos & Nason (1997) Proponents for empowerment claim that employees who feel empowered at work are more likely to exhibit positive reactions to their job, such as increased identification.

Page and Wong (2000) stated Empowerment of people is a major contributor to the development of subordinates by allowing them to do extremely well by investing in themselves, even at the risk of making mistakes. Page and Wong (2000) and Spear (2004) suggested that servant leadership theory emphasizes empowering employees, serving them and being committed to cultivating them.

Page and Wong (2000) stated that the important parameters to develop empowerment in others are: getting satisfaction by helping others to succeed, investing great time and energy to help others to conquer their weaknesses and improve their potential, appreciating and encouraging the work of others, appreciating and validating others for their contribution, encouraging others to take initiatives, and focusing on searching for better ways of serving other people.

Siegall, and Gardner (2000) found that contextual factors related to empowerment were: communication with supervisor, general relations within the company, teamwork and concern for performance.

Daft (2001) argues that in order to be able to empower employees, four different elements have given to them. Those elements will give the employees space to act more independently in accomplishing their jobs: information, knowledge, power and rewards. Employees must receive information about the performance of the company. In organizations where the

employees are fully empowered, no information about the company is held secret. Employees must have knowledge and skills to be able to contribute to the goals of the company. Companies empowering their employees will give the employees the knowledge and skills they need to be able to contribute to the firm's performance. Employees must have the power to be able to make substantial decisions. Many of the most competitive organizations today are giving their staff the power to influence, e.g. work procedures and organizational direction. The employees should be rewarded on the basis of the company's performance. The employees can be rewarded by e.g. profit sharing or employee stock ownership plans.

Ricardo Peccei, Patrice Rosenthal (2001) found Employees who perceived management behaviour in a positive light and who had participated in values-based training were more likely to feel empowered (i.e. to have internalized pro social service values and to feel a sense of competence and autonomy on the job). Psychological empowerment was, in turn, positively related to the customer-oriented behaviour of workers. Variable studied were participation in training, supportive and customer oriented management, supervision, job competence, job autonomy and customer oriented behaviour. The three models were tested using data from a large-scale attitude survey covering approximately 2100 staff employed in seven Shopco stores. The stores included the survey employed between 90 and 450 employees. Factor analysis statistical technique has been used by the researcher. Three models were used by the researchers are as follows. Partial mediation model, full mediation model and simple additive model. The results of the regression analyses used to test the various hypotheses and compare the three models. The research instrument used in the survey was a self-completion questionnaire which distributed to all staff in each of the participating stores. A 35 per cent response rate was obtained. Responses to all items were scored on five-point Likert scales measuring respondents' degree of agreement or disagreement with the item in question (1 = strongly disagree; 5 = strongly agree).

Kouzes and Posner (2002) found that empowering others to act, will lead followers to do a better job, and will aware them about their full potential. He also suggested that empowering others is a leaders' ability which allows them to reinforce and develop their constituents by sharing power and giving visibility and give credits to their employees. He described enabling

others to act as developing collaboration and empowerment of others, and these are the attributes of transformational leadership.

Geralis and terziovski (2003) define employee empowerment as HRM a technique, which involves the transfer of power and control from the higher level employees to the lower level employees throughout an organization.

Leach, Wall & Jackson and Hailed (2003) as the blueprint for employee initiative, empowerment entails "a practice, or set of practices involving the delegation of responsibility down the hierarchy so as to give employees increased decision-making authority in respect to the execution of their primary work tasks".

Matthews, Diaz, Cole (2003) based on those reviews of relational and the psychological perspectives of empowerment, proposed that three organizational factors were conceptually linked to macro-environmental facilitation of empowerment: DSF, CWD, and FIS. Dynamic structural framework (DSF) where a company provides a clear set of modifiable guidelines that assists employee decision making both procedurally and behaviourally in an evolving work environment. Control of workplace decisions (CWD) when employees were allowed input into all aspects of their professional career. Fluidity in information sharing (FIS) when all information concerning the company was accessible to all individuals in the organisation.

Mills and Ungson (2003) explained the structural empowerment, which entails the delegation of decision-making prerogative to employees along with discretion to act on one's own. In the process, opportunities for employee responsibility and initiatives are created.

Val and Lloyd (2003) defined empowerment as the managerial style where managers share and influence in decision making process. The first component was the "degree of extent" i.e. up to which hierarchical level was one offered the chance of collaborating or sharing influence in the decision-making process. The second component was called "dimensions". The first dimension was the formal or informal character of the kind of involvement. The second dimension was the direct or indirect way in which employee collaboration takes place. Finally, the last dimension was the degree of influence of employees along the decision-making process.

Avolio and Bass (2004) mentioned that there is a need to maximize and develop the employee potential when introducing their transformational leadership model. In fact, one of the important duties of transformational leaders is empowering followers to meet the organizational goals and performance aims. He also stated coaching, mentoring and monitoring are important ways to empower people. Empowering employees by their leaders or managers led to high employee effectiveness. Employees satisfaction and employees performance based on their extra efforts are considered as the most important employee effectiveness outcomes in this study.

Carless (2004) worked on the conceptualization of psychological empowerment of Thomas & Velthouse (1990) and Spreitzer (1996) and conceptualized empowerment as a multidimensional construct consisting of the following seven dimensions: role clarity, the degree work expectations and responsibilities were clearly defined, supportive leadership, i.e. the extent supervisors support their staff, participative decision-making, the degree of employee involvement in decision making, professional interaction, the quality of communication and support between employees, appraisal and recognition, reflected the extent feedback and acknowledgement was given, professional growth, the extent skill development encouraged and supported and goal congruence, the degree of congruence between individual and organizational goals. These seven were the dimensions of psychological climate that mediates in the process of empowerment and it further lead to the job satisfaction. So in this way Carless conceptualized empowerment from multi-dimensional perspectives.

Frances Hill & Rozana Huq (2004) reported Employee empowerment is a recent addition to the long line of involvement and participation initiatives that have been employed in Western economies. It is a management response to an increasingly complex and competitive external environment and its popularity has been enhanced by the quality movement in general, and by total quality management. Variable studied were Task dimension, Task allocation, Power, Commitment, and Culture.

Sally A. Carless (2004), support was found for a model in which empowerment mediated the relationship between climate and job satisfaction, the dimensions of meaning and competence were largely responsible for the mediating effects of empowerment. The results clearly demonstrate that employee perceptions of their work environment directly influence their

perceptions of empowerment which in turn, influence their level of job satisfaction. This study shows that employee perceptions of key aspects of the work psychological climate, for example, leadership style, interpersonal relationships, opportunities for professional development, and individual-organisational goal congruence, has a strong influence on empowerment perceptions and an indirect influence on job satisfaction mediated by empowerment. Variable studied were (1) Psychological Climate (how organisational environments are perceived and interpreted by their employees): role clarity, supportive leadership, participative decision making, professional interaction, appraisal & recognition, professional growth, goal congruence. (2) Empowerment: Meaning, Competence, Self-determination, Impact. (3) Job satisfaction: General Present job. (4) Negative affectivity. The sample consisted of 174 customer service employees (59% female and 39% male). Questionnaires were distributed to 280 customer service employees working in call centres and related administrative areas at two private financial organisations and a public organisation in Australia. Empowerment was measured by a 12 item scale developed and validated by Spreitzer (1995). The scale has 4 subscales: Meaning, Competence, Impact and Self-Determination each of which has three items. The response was a 7-point Likert scale with 1 representing strongly disagree and 7 strongly agree. Job Satisfaction has been conceptualised as a global construct which represents general feelings about the job as a whole and a multidimensional construct that taps into feelings about particular aspects or facets of the work. AMOS 4.0 (Arbuckle & Wothke, 1999) confirmatory factor analysis (CFA) was used to examine the fit of a four model to the 12 empowerment items, the method of estimation was maximum likelihood. The goodness-of-fit statistics indicated the model was a good fit to the data.

Scott E. Seibert, Seth R. Silver and W. Alan Randolph (2004) concluded Psychological empowerment mediated the relationships between empowerment climate and individual performance and job satisfaction. Empowerment climate will be positively related to psychological empowerment, there is a positive relationship between empowerment climate and work-unit performance. There is a positive relationship between psychological empowerment and individual performance and job satisfaction. Cross-level mediation hypotheses stating that psychological empowerment will mediate the effects of empowerment climate on individual performance and job satisfaction. Variable studied were empowerment

climate, psychological empowerment, work unit performance, individual performance and satisfaction. Individual-level data for this study were collected from 375 employees in one division of a Fortune 100 manufacturer of high-technology office and printing equipment located in the north eastern United States. Three hundred one employees provided complete surveys (an 80 percent response rate). The employees were electrical, mechanical, and systems design engineers organized into 50 project teams involved in design engineering for a family of new products. They used confirmatory factor analysis to establish the empirical distinctiveness of the empowerment climate and psychological empowerment scales. They used an analysis of variance (ANOVA) to examine between-groups variation in empowerment climate perceptions and computed the intra class correlation coefficient.

Avolio and Bass (2005) stated that leaders have to treat their follower as individuals, not as a group and also have to understand subordinates' developmental needs. To improve the potentials of the followers and empower them, leaders coach and mentor subordinates.

Rolph E Anderson, Wen-Yeh (2006) describes relationships among organizational variables, managerial variables, and personal variables in the empowerment process needed for salespeople to effectively carry out CRM strategies in the field. Current empirical findings indicate several theoretical and practical issues facing organizations and managers in empowering salespeople and customers to successfully implement CRM strategies. Variable studied were salesperson perception of efficacy, job structure, working environment, organisational structure and culture, managerial commitment and leadership, training and reward system, sales person empowerment, job satisfaction, customer satisfaction and loyalty, customer retention and overall organisational growth, revenue and profit.

Ozveren (2006) stated that to ask employees for suggestions, encouraging them to participate by asking their opinions, motivating them with a humanitarian approach, preventing leave of employment and similar subjects had been considered among the aims of managers is termed as employee empowerment.

Bartram and Casimir (2007) described transformational leaders as enhancing their followers' performance via empowerment.

Boon, Arumugam, Safa, and Bakar (2007) argue that employee empowerment is the most important total quality management (TQM) practices that significantly influence job involvement. According to their analysis results, empowerment is the most crucial practice that increases level of job involvement which raises the level of performance. This study investigated empowerment not just as a TQM practice but also as a human resource management HRM practice.

James A. Ward (2007) reported empowered and committed employees understand what the organization is trying to achieve and how they are going to achieve it. Both employees and the organization prosper from the employees' freedom to act based on competence, authority, and accountability. Variable studied were training, trust, attitude, work place security, providing financial information.

Goodly (2008) considered developing and empowering others as the main leadership development factors. In addition, he believed that servant leaders mostly can improve the leadership development factors.

Angwenyi Callen Nyanchama (2009) made an attempt to study "Employee Empowerment Practices in Commercial banks in Kenya". The result revealed that employer should show a clear vision and goals to their employees, offer adequate autonomy, encourage regular communication, and provide constant employee training to develop their knowledge and skills which motivates to achieve self efficacy and organisational goal.

Bolat (2009) revealed that the existence of different perspectives and approaches concerning empowerment has resulted in the different naming of this concept as empowerment, employee empowerment, psychological empowerment, organizational empowerment. This term, which is commonly expressed as "empowerment," has come into use in Turkish as "authority empowerment", "empowerment", and "employee empowerment". However, in literature it has been more commonly referred to as employee empowerment.

Alexander E. Ellinger, Scott B. Keller, Ayse Banu Elmada Bas (2010) reported the results of regression analysis a significant positive relationship between all independent variable and dependent variable (frontline service recovery empowerment). Sample size and units were selected as 200 companies in the Armstrong 3PL database. Variable studied were internal

communication, customer service training, managerial coaching, market orientation and frontline service recovery empowerment. A survey-based method was used to gather data from site managers employed by the 200 largest 3PL service provider organizations. They attempted to reach senior managers at the corporate offices of each of the organizations in the Armstrong database by telephone to request access to one mid-level site manager who was familiar with the company's day-to-day internal communication and developmental practices for customer contact employees, and who could therefore serve as an appropriate key respondent for the survey. Established self-report scales were utilized to measure the five constructs in their study. Market orientation was measured using nine-item scale. The scale includes items such as "We believe this business exists primarily to serve customers" and "We are more customer focused than our competitors." Internal communication was measured using sample items are: "Sharing information about our customers within departments is common practice" and "When something important happens to a major customer, management makes sure customer contact employees know about it quickly." Five-item scale was used to measure customer service training. The scale includes items such as "Employees receive ongoing formal training on how to serve customers better" and "Employees receive ongoing formal training on how to resolve customer problems." Managerial coaching was measured using eight-item scale. Sample items are: "Supervisors ask questions rather than provide solutions to help employees think through issues" and "Supervisors provide constructive feedback to employees." Seven items from Hartline and Ferrell's (1996) measure of service employee empowerment were utilized to represent frontline service recovery empowerment. Sample items include: "Employees are trusted to exercise good judgment when serving customers" and "Employees do not have to get management's approval before they handle customer problems." The items in this scale clearly relate to the authorization of employees to utilize individual initiative, judgment, skills, and abilities to serve customers, and assure immediate responsiveness to resolve customer concerns.

Sahoo (2010) broadly speaking, empowerment is the reinforcement of employee's self-confidence, the distancing of decision-making process from the centre and thus giving employees more autonomy, responsibility and discretion, the sharing of knowledge and resources, the redistribution of the power of decision-making so as to cover those who lack

this power, the action of giving employees by means of cooperation, sharing, training and teamwork the right to make decisions.

Thamizhmanii and Hasan (2010) suggested that an employee empowerment in TQM( total quality management) practices found that the four factors named knowledge, communication, trust and incentives have an influence on the empowerment, particularly customer - contact employees.

Ueno (2010) reported that employee empowerment has a significant role in achieving and enhancing service quality. He investigated TQM (total quality management) practices from perspective of service quality. His investigation conducted through reviewing the literature that related to the TQM implementation and its impact on service quality.

Pelit (2011) concluded that by using a method to develop the feeling of self-efficacy in employees can result in their empowering.

Chandra Mohan Patnaik and Ashok Kumar Sahoo (2013) in their exploratory study found a positive relationship between training and employee empowerment. From the analysis they found that training enabled an employee to perform better. According to the authors empowered employees are more motivated as compared to those who just follow the dotted lines. Employee empowerment finally created a sense of belongingness and ownership towards the parent organization among the employees.

Sergio Fernandez, Tima Moldogaziev (2013) found that employee empowerment seems to have a direct effect on performance and indirect effects through its influence on job satisfaction and innovativeness, two key causal pathways by which empowerment practices influence behavioural outcomes. The results indicate that the data have a very strong fit to the proposed causal model. Most of the hypothesized relationships are supported and statistically significant. The variable empowerment has sizable and highly significant relationships with all three outcomes variables: innovativeness, job satisfaction, and performance. The data for the analysis are from the 2008 Federal Human Capital Survey and the 2010 and 2011 Federal Employee Viewpoint Surveys conducted by the U.S. Office of Personnel Management (OPM). These surveys were administered electronically via the Internet from levels ranging from non supervisors to senior executives in 2008, 2010, and 2011, respectively. The response rates

were 51 percent, 52 percent, and 49 percent in 2008, 2010, and 2011. The four main variables in the analysis are empowerment, innovativeness, Job satisfaction and performance. All four variables are treated as latent variables. A structural equation modelling approach was used, including the use of lagged variables. Higher-Order Confirmatory Factor Analysis was also used. A series of structural equation models with the set of equations appearing later are developed and tested at two levels of analysis: the individual and sub agency levels.

Amir Abou Elnaga & Amen Imran (2014) found that Empowerment or participative management is one of the most effective ways of helping employees to utilize their creative abilities to improve their performance within the organization they work for. Employees empowerment play an important role in increasing the company's performance. employee involvement in companies is always aimed at the increase of the company's performance. Companies practice any kind of employee involvement in the process of decision making in order to enable the employees to get a full view of the company's operations and participate in different important activities. As employees get more informed about the activities of the company and get tasks with great responsibility, they are going to perform at a higher level. Due to the increase of the employees' performance, the performance of the company will also increase.

Gabriel Gazzoli, Murat Hancer & Yumi Park (2014), Results indicate that empowerment plays a significant role in shaping an employee's level of customer orientation. Employees identified as having a high degree of customer orientation in turn report more positive response than other employees to personal attitudes related to their jobs, such as job satisfaction, job involvement, and organizational commitment. Variable studied were empowerment, employee customer orientation (CO), job satisfaction, organizational commitment, and job involvement. Sample size and unit selected were the total number of employees (full and part time) working in each restaurant ranges from 35 to 65 depending on the location. The sample comprised nine restaurants located in five different states in the central United States. In total, the restaurants Returned 308 completed employees' surveys representing an employee response rate of 79%. The structure equation modelling analysis is used by the researcher. The research team made an initial contact with one of the chain's market partner/developers, who in turn contacted each of his restaurant managers requesting them to support research. Further, three conference

calls including the restaurants' managers, the market partner, and the researchers took place in order to clarify the goals and objectives of the research, specifically the data collection stage. The survey packages and cover sheets were mailed out to the restaurant managers, who then distributed the paper questionnaires to the customer-contact employees.

D. Suresh & Dr.N.Abdul Jaleel (2015) found that there is a positive relationship between Employee empowerment and Organisational performance. The results of this study will very helpful for Employee leaders and middle managers to understand why empowerment is important for Employees and how to support the Employee. Managers should be aware of effect of the Employee empowerment on Organisational performance. Organisational performance is more than just effectiveness and efficiency; it also captures other critical success factors like cooperation and coordination, learning, satisfaction, effort, cohesion, group conflict, mutual support and balance of member contribution.

Ping He , Suzanne K. Murrmann & Richard R. Perdue (2015) concluded that employee empowerment has positive effects on Employee perceived service quality and job satisfaction. Results from structural equation modelling (SEM) also demonstrate that all three hypotheses were supported. Empowerment was found to be positively related to employee perceived service quality ( $g_{11} = 0.31, p < 0.001$ ), and thus, Hypothesis 1 was supported. The relationship between employee empowerment and job satisfaction was found statistically significant ( $g_{21} = 0.39, p < 0.001$ ). This provides full support for Hypothesis 2. The expected positive relationship between employee perceived service quality and job satisfaction was statistically significant ( $b = 0.46, p < 0.001$ ). Thus, Hypothesis 3 gained empirical support. Sample size and units selected were 133 students of psychology program, Australian university, and Age group 24 years and mostly female. Variable studied were Employee perceived service quality, employee empowerment, and job satisfaction. Confirmatory factor analysis and structural equation modelling were conducted. EFA was performed to generate relevant factors. Three factors were formed and were labelled as employee perceived service quality (EPSQ), job satisfaction (JS), and employee empowerment (EMP). 400 cases were randomly selected to conduct CFA. LISREL (8.5 version) was the chosen statistical technique. The reliability of the 3-factor model was assessed before further analysis was carried out. Cronbach's coefficient alpha was used to measure the consistency of the measurement scale. Employee perceived

service quality, employee empowerment, and job satisfaction were measured by nine items, three items, and four items on a 7-point scale, respectively, ranging from “strongly disagree” (1) to “strong agree” (7). The measurement instrument for employee perceived service quality was adapted from the SERVQUAL model (Parasuraman et al., 1985). Nine items were used to measure five dimensions of service quality— tangibles, reliability, responsiveness, assurance, and empathy. To measure job satisfaction, four general items that were similar to the Michigan Organizational Assessment Questionnaire satisfaction subscale (Cammann, Fichman, Jenkins, & Klesh, 1979) were adopted. For the measurement of employee empowerment, three items under the self-determination subscale from Spreitzer’s (1995), 12-item empowerment measurement scale were used. These three items in the subscale are directly related to the autonomy and authority that employees receive from their management.

Kokila. P (2016) found that the dimensions of employee empowerment are positively and significantly correlated with each other and the dimensions of employee empowerment are also positively and significantly associated with employee satisfaction. Meanwhile, the dimensions of employee empowerment are positively and significantly influence the employee satisfaction. In addition, there is a structural relationship between dimensions of employee empowerment and employee satisfaction.

Mrs. R. Florence Bharathi, E. Kumaresan, N.Mutharasan (2016) found that the working experience and job assignments are positively correlated and there is no relationship between gender and co-workers relationship level of the respondents. Also Majority of the respondents are highly satisfied with their job. High level of empowerment can be achieved by implementing simple procedures in the organization.

### **2.3 Customer Satisfaction**

Berry and Parasuraman (1991) argue that since customers’ satisfaction is influenced by the availability of customer services, the provision of quality customer service has become a major concern of all businesses. Customer satisfaction is typically defined as a post consumption evaluative judgment concerning a specific product or service. It is the result of an evaluative process that contrasts pre-purchase expectations with perceptions of performance during and after the consumption experience.

Anton (1996) offers more elaboration: “customer satisfaction as a state of mind in which the customer’s needs, wants and expectations throughout the product or service life have been met or exceeded, resulting in subsequent repurchase and loyalty”.

Hartline and Ferrell (1996), Zeithaml and Parasuraman (2004) and Gupta and Zeithaml (2006) define service quality as a difference between customers expectations and their perceptions of the service. They also argued that service quality is the customer’s perception of the service and critical determinants of customer satisfaction.

Oliver (1997) and Gupta and Zeithaml (2006) define customer satisfaction as a disconfirmations of the expectations. This view holds that customers compare what they receive with the pre consumption standards or the expectations.

Robert Johnston (1997) in his study entitled as, “Identifying the critical determinants of service quality in retail banking: importance and effects”, focused on the categories of the quality factors in terms of their relative importance and their effect on satisfaction and dissatisfaction.

Vavra. T. G. (1997) concluded Satisfaction has been broadly defined as a satisfactory post-purchase experience with a product or service given an existing purchase expectation.

Grahalm. Bradley and Beverleay (2000) provide important new evidence of the value of staff empowerment. The research also serves to demonstrate that the manner in which information is presented to consumers interacts in significant ways with empowerment to affect customer-satisfaction ratings. Specifically, it has been shown that while empowerment results in greater levels of customer satisfaction and more favourable ratings of service providers, these effects are dependent on the communication style of the service provider. Sample size and units were 108 students enrolled in an introductory psychology course at a public university participated in the study. The mean age of the subjects was 21.4 years, and 72 (67%) were female. Variable studied were fairness, consistency, promptness (speed), uniqueness. The study was conducted using an experimental design in which subjects view videotaped service scenarios. Here researcher had used three levels of empowerment: limited, none and full. Response scales were constructed to measure five aspects of the procedures adopted to handle the service problem, and five aspects of the likely outcome or resolution to the problem. customer (a) was

treated with warmth and enthusiasm, (b) was treated with respect, (c) would feel in control of what was happening, (d) would feel that his views were being listened to by staff, and (e) would feel that the procedure followed was a fair one. Subjects then indicated their predictions as to the extent to which the likely outcome would be (a) prompt, (b) influenced by what the customer had to say, (c) consistent with that received by other customers, (d) personalized, and (e) fair. All items were measured on a 7-point scale ranging from 1 (strongly disagree) to 7 (strongly agree). In addition, subjects responded to four items measuring likely customer satisfaction with the service encounter. These were based on similar items used successfully in previous studies of communication effectiveness in customer-service. Two of the items required a response on a 7-point scale ranging from 1 (strongly disagree) to 7 (strongly agree). Standard multiple-regression analyses, with overall satisfaction as the criterion and ratings of the 10 aspects of the service recovery entered as a single step the predictors, were conducted for the full-empowerment condition.

Gronroos, Zeithaml, Bitner, (2000) stated satisfied customers never switch over to another brand they spread their positive word of mouth which influence non-existing customer and indirectly force to engage with the organization.

Harter (2002) find that overall employee attitudes at the business-unit level are positively correlated with several business-unit performance measures including customer satisfaction, productivity, and profitability.

Looy (2003) found service quality is one of those factors that contribute to customer satisfaction, in other words a component of customer satisfaction measure. He points out the distinction between the two is a very important one. The level of customer satisfaction is the result of the customers comparison of the service quality expected in a given service encounter, with the perceived service quality.

Jain & Gupta (2004) reported service plays an important role in today's competitive world. It works as a double sword if experience of customers is positive, it will boost the sale if negative than responsible for fall in sale.

Schiffman and Kanuk (2004) defines customer satisfaction as "The individual's perception of the performance of the product or service in relation to his or her expectations"

Schiffman and Kanuk (2005) stated customer satisfaction is customer perception regarding a particular product / service according to his / her already set expectations.

Anger, Elango and Gudep (2006) reported that the service quality of commercial banks tends to play a dominant role in high involvement industries.

Zeithaml (2006) reported “resolving customer problems effectively has a strong impact on customer satisfaction, loyalty, word of mouth communication, and bottom line performance”. According to him satisfaction or dissatisfaction is a measure or evaluation of a product or service’s ability to meet a customer’s need or expectations. If the customers of an organization are satisfied by their services the result is that, they will be loyal to them and consequently be retained by the organization, which is positive for the organization because it could also mean higher profits, higher market share, and increasing customer base.

Zeithaml (2007) reported that although service quality and customer satisfaction are used interchangeably, there is indeed a distinction. Customer Satisfaction is when the outcome of the service matches the expectations of the service. Looy (2003), even though they differ one is a component of the other. Zeithaml (2003) defines it the customer’s evaluation of a product or service in terms of whether the product or service has met his needs or expectations. Failure to meet needs results in dissatisfaction, or a poor perception of the service quality.

John Sutton, Constantinos Verginis, Lars Eltvik (2008) found that the nationalities and cultural backgrounds of the managers varied widely, and this may have influenced both their contribution to the discussion and their feelings of empowerment. In summarising the discussions, it became apparent that managers from two of the three hotels surveyed held somewhat different and more ‘positive views’ on empowerment than those from the third property. These two groups came from the newer properties within the parent company. This paper was attempted to identify some of the issues of hotel restaurant managers’ empowerment in the multi-cultural environment of Dubai’s five-star hotels. Variable studied were (a) quality service (b) customer satisfaction and (c) financial returns. Primary data was collected in focus group interviews with 24 managers. Participants were selected on two criteria. First, they were currently employed as an out-let manager. Second, they were available and willing to participate in an open discussion on empowerment issues in restaurant

operations. The focus group sessions were held in informal locations and without the presence of more senior managers. Despite the deliberate informality, the questions were structured to gauge the manager's opinions on five pre-determined topics, sequentially introduced into the discussion. Each focus group lasted for approximately 2 hours, the discussions were taped, transcribed, and subsequently analysed for correlation and variance in opinions and perceptions.

Yang and Choi (2009) explains when would customer feel that they are being offered products according to their expectations? That depends a lot on the efficiency levels of the service providers or on the people who are involved in the production process. How would efficiency level go up? This is possible through autonomy, responsibility, innovation and information.

Hsiu-Yuan Hu , Ching-Chan Cheng , Shao-I Chiu and Fu-Yuan Hong (2011) founded that Overall customer satisfaction will be negatively associated with customer complaints, Overall customer satisfaction will be positively associated with customer loyalty and Customer complaints will be negatively associated with customer loyalty.

Wadud Sharmin (2012) found that the current service level of the Moon Travel is very good and customer satisfaction level comes out positive with the overall service. However, though the current service level seems very satisfactory to meet customer needs and demand, these areas still need some modification and improvement to keep the service in high standard. The majority of customers currently are satisfied with the service provided by Moon Travel, but the company still need to understand its weakness and work hard to improve the service that can meet customers perceived service level.

Wasif Ammar , Zeeshan Mateen , Ahsan Ghaffar and Awais Ur Rehman (2015), found that Product Quality, Perceived Value and Product Attributes are the key factors contributing towards customer loyalty. The companies should always continue to emphasize on Product Quality, Perceived Value and Product attributes in order to make customers loyal towards their products. Secondly Customer Satisfaction has more contribution for customer loyalty in comparison of Customer Retention. The theoretical framework of the study shows that Customer Satisfaction is based on Product Quality and Perceived Values. Finally it can be concluded that firms should emphasize on Product Quality and Perceived Values because

these two dimensions have greater influence on customer loyalty and should focus on making the third variable of Product Attributes strong so that the factor of customer retention as a whole could be made even stronger.

## **2.4 Employee Empowerment and Customer Satisfaction:**

Beverley A. Sparks and Graham L Bradley (1997) found that fully empowered employees produce more satisfaction than other condition, but only service provider used an accommodating (informal) style of communication. Customers prefer to be served by an empowered employee. Study was conducted on 133 students of psychology program, Australian university. Age group was 24 years and mostly all responder were female. The variables studied were fairness, consistency, speed and uniqueness. Researcher used experimental research design to investigate the causal effect of empowerment and communication style on customer satisfaction and service quality.

Gronroos (2001) views employee empowerment as a part of the internal marketing process in an organization which when correctly implemented can have a decisive impact on job satisfaction of employees which may in turn improve the part-time marketing impact of employees in customer -contact. Satisfied employees tend to be more involved, dedicated, have greater organizational commitment, more loyal and productive towards customer needs, thus enhancing customer satisfaction, which is the ultimate aim of businesses today.

Bennett and Durkin (2002) stated customer satisfaction can be enhanced if the employees are provided with enough empowerment. The employees should be clear about their discretion in solving the problems, remove conflicts and take such actions which are in the best interest of the bank and customers.

Kouzes (2003) brought other ways to improve empowerment, like developing cooperative relation-ship, listening to diverse point of views, treating customers with dignity and respect, supporting people's choices, letting employees choose their job's method.

Looy (2003) reported "empowerment means providing service employees with enough autonomy to allow them to handle unforeseen problem situations such as complaints". It refers to employees being more proactive and self-sufficient in assisting an organization to achieve

its goals, also explained by Herrenkohl (1999). According to Looy (2003) with reference to the specific nature of service delivery, “empowerment becomes a very important issue to organizations producing services.” In that, the customers and the employees are engaged simultaneously in the production of the service. This inseparability is what is considered by the organization in choosing how best to serve its customers. The inability of the management to control the service encounter makes the employees responsible for the quality of service delivered to the customers. In order for the management to trust that the employees are successful in dealing with their customers, the management has to give the employees the authority and necessary support to succeed at it. Gronroos (2001) points out that employees’ need to be empowered to perform, but they also need the support of good management, support systems, technology, and information.

Terry and Israel (2004) reported that the notion of service quality through improved employee productivity has gained momentum among Extension professionals and Extension researchers. While researcher Seibert (2004) has explored productivity and other work-related outcomes, a deeper understanding of the relationship between empowerment and service quality is needed to build a stronger case for the implementation of an empowered workforce.

Jonathan R (2006) provide a theoretical framework for future research on management practices in the service sector, particularly the relationship between management practice, employee perceptions, and customer outcomes. He suggested that a manager's relational coordination efforts will positively correlate with an employee's perception of the quality of the leader-member exchange, justice, self-efficacy, and role clarity. Additionally it has been suggested that these employee perceptions will positively correlate with the customer outcomes of satisfaction, willingness to speak favourably about the firm, and willingness to do business with the firm. Finally it is suggested that the manager's behaviour will lead to customer outcomes mediated by an employee's perception of the quality of the leader-member exchange, justice, self-efficacy, and role clarity.

Ozveren (2006) suggested that the escalation of competition and the desire to come out of this competition as victorious had four grounded the existence of the employee who has the authority necessary to ensure customer commitment and to ensure that customers’ demands are met quickly and on time.

Samat, Ramayah and Saad (2006) explored the relationship between employee empowerment and service quality as well as the relationship between employee empowerment and market orientation. The authors concluded that employee empowerment has significant effect on service quality and market Orientation.

Yagil (2006) examines the relation between employee empowerment and customer satisfaction in banking industry. He concluded that Empowerment is positively related with customer satisfaction. He further concluded that Empowerment affects the employee's sense of control and attitude towards the Service. Empowerment has a favourable effect on the employee's performance and customer satisfaction.

Soetanto and King (2007), Kazlauskaitė (2006), Greasley (2005), Hoare and Butcher (2008), Boudrias (2009), Colwell (2009) and Yang and Choi (2009) concluded that employee empowerment can contribute a lot towards business growth and development. Business growth is largely dependent upon customer satisfaction and customer satisfaction is one of the end products of employee empowerment.

Peters and Mazdarani (2008) concluded that employees will only be successful in dealing with their customers when the management gives authority and necessary support to them, which is termed as "employee empowerment". Peters and Mazdarani (2008) also analyzed the effect of employee empowerment on service quality and customer satisfaction and concluded a positive relationship between the two variables.

Peters, Silvia, Chigozirim and Mazdarani (2008) in their exploratory research, revealed the impact of employee empowerment on service quality and customer satisfaction in service organizations. It was found that empowerment had a positive impact positive and motivate the employee to provide greater service and to create a greater sense of accomplishment or satisfaction in their jobs by reducing dependency, irresponsibility and encourages team work which overall leads to achieve organizational goals and objectives.

Daniel h Simon, Miguel I Gomez, Edward W Mclaughlin and Dick R Wittink (2009) provides strong evidences that employee attitude affects customer satisfaction. In particular, as employee attitudes improve customer satisfaction with service levels increase. Moreover, this improvement in customer satisfaction impacts revenue as well, as increasing customer

satisfaction with service, drives higher sales. Results suggest that firms benefit from making employees happier. They also found that employee attitudes positively affect customer satisfaction with service but do not affect customer satisfaction with quality or value. Additionally, they found that customer satisfaction with service positively affects sales performance. Their results suggest that employee attitudes affect sales performance through their impact on customer service. Variable studied were employee attitudes and customer satisfaction. Principal component factor analysis was used for analysis to reduce the employee attitude measure to a smaller set of factors, each of which is a linear combination of a subset of the attributes. Here empirical model were used by the researcher. Employee attitudes ratings are taken from the 'Associate Satisfaction Survey,' an annual survey of hourly employees. An independent human resource firm conducts the survey for each store during one week each year. All hourly employees are requested (but not required) to fill out the survey and are paid for time spent responding to the survey. On average, about 90 employees from each store complete the survey, a 60% response rate. Employees rate their satisfaction on a 1 (strongly disagree)–5 (strongly agree) scale on 19 items. Customer satisfaction data were collected annually for each store's trading area via random phone interviews, conducted by an independent market research firm, during a one-week period annually. On average, about 200 households are interviewed in a trading area each year. Respondents provide information for up to five grocery stores with which they are familiar. Respondents rate each store on a 1 (poor)–5 (excellent) scale on 15 items regarding perceptions of attributes related to customer satisfaction and one item measuring overall satisfaction.

Ennis J. Scotti, Joel Harmon, Scott J. Behson (2009) found that High-Performance Work Systems (HPWS) are positively related to employee perceived service quality (EPSQ), both directly and indirectly through perceived customer orientation. The relationship between customer orientation and EPSQ is stronger in a high-contact service environment. EPSQ is positively related to customer perceived service quality (CPSQ) this relationship is stronger in a high-contact service environment. This relationship is stronger for high-intensity service encounters within the low-contact service context. CPSQ is positively related to customer satisfaction. This study focuses on the design aspect of service strategy in the health and human services domain. Human services are labour intensive and, as such, depend heavily on the management of human resources for successful delivery. In addition, human services

typical involve substantial interaction with clients and must be rendered in a customer focused climate with due regard to for the intensity of customer contact during the service episode. Variable studied were high Performance Work Systems (HPWS), service quality employees, customer Orientation, the importance that service providers place on their customers' needs and expectations relating to a firm's service offerings (Kelly, 1992) and involves commitment to customers, gathering of information regarding customer needs, and reliance on consumer feedback to improve service design (Schneider & Bowen, 1995), Service Quality customers, and Customer Satisfaction.

Sarin, Saurabh (2010) reported that the practices of employee empowerment directly affect the quality of services delivered and customer satisfaction. Quality is a subjective parameter which depends upon the individual perception and expectation. Organization has to pay individual attention towards the customers.

Naeem (2010) reported that satisfied employees tend to be more involved, dedicated, have greater organizational commitment, more loyal and productive towards customer needs, thus enhancing customer satisfaction, which is the ultimate aim of businesses today.

Chak Fu Lam, David M. Mayer (2013) found based on the bivariate correlations, older employees performed significantly less customer-focused voice than younger employees, providing some support for our use of age as a control variable. Frequency of interaction between the employees and the managers had a positive relationship with ratings of customer focused voice, suggesting that the more frequent the managers interacted with the employees, the higher the ratings they gave to the employees. Research suggests that it could be a strategic advantage for organizations to encourage their employees to speak up to management about issues that could help improve the customer experience. The findings contribute to understanding of the conditions that encourage employees to engage in challenging forms, such as voice, and how such challenging behaviours can enhance levels of customer service quality. Sample size and units were the participating organization is a support service management company that delivers environmental and food services to hospitals. It provides environmental management (e.g., housekeeping, laundry, and patient transportation) and food and nutrition management (e.g., patient dining, senior dining, and clinical nutrition) services. The firm directly places a team of qualified individuals to provide managerial services,

ranging from 2 to 11 employees at each site. These individuals serve as supervisors who, on average, oversee eight boundary spanning employees, who are hired by the hospital (not by the participating organization). Variables studied were customer orientation, job autonomy, service climate, customer focused voice, hospital level service performance and some controlled variables. They employed a research design with three stages of data collection. In the first stage, they sent out an email to all employees, whose contact information was provided by the organization, and invited them to fill out the first survey that included the independent (i.e., customer orientation and job autonomy), moderator (e.g., service climate), and control (i.e., gender, age, and managers' familiarity with employees' work) variables. Employees received a \$5 gift card as a token of appreciation. One month later, they contacted managers at each hospital to provide ratings of the employees' customer-focused voice. Finally, they asked the CEO and VP at each hospital to provide ratings of the hospital-level service performance of the participating organization during the year after we conducted the study. One hundred and ninety-six (out of a possible 210) employees from 41 hospitals filled out the survey, and they obtained 132 matched responses from employees and their manager.

## **2.5 Employee Empowerment and Customer Satisfaction (banking sector):**

Schneider (1980, 1998) found that from the commercial banks, employee empowerment of the climate for service is significantly related to customer perceptions of service quality. Also using bank data, Johnson (1996) finds that employee empowerment of the firm's service related practices are positively related to customer satisfaction.

Cronin and Taylor (1992) concluded that if there is a necessity of defining customer's satisfaction in the banking sub-sector, then one cannot ignore quality of service. This is because the two co-exist and deterioration of one often leads to deterioration of the other. Although some scholars claim that quality precedes satisfaction. Heskett (1994) and Anderson and Mittal (2000) suggests that customer satisfaction is necessarily founded by quality of service or product.

Anderson and Sullivan (1993), Patterson (1997) and Sharma, Ojha (2004) indicate that customer satisfaction is related to the size and direction of disconfirmation, which is defined as

the difference between the post-purchase and post-usage evaluation of the performance of the product/service and the expectations held prior to the purchase for banks.

Beatty (1996) reported that if customers perceived that they are obtaining additional benefits from their relationship with establishment employees, their satisfaction level with the service provider will increase for banking in India.

Mcdougall (1996) investigated the major determinant of customer satisfaction and future behavioural intentions in the retail banking sector. The study identifies the determinants that include service quality dimensions (e.g. Getting it right the first time), service features (e.g. Competitive interest rates), service problems, service recovery and products used. The study finds, in particular, that service problems and the bank's service recovery ability have a major impact on customer satisfaction and intention to switch banks.

Oliver (1997) explains customer's satisfaction is an emotional reaction strongly associated with prior expectations, related to specific transactions. According to Jmal and Naser (2003), this can be defined as the feelings or judgments by customers towards products or services after they have used them.

Malhotra and Arora (1999) investigate that level of customer satisfaction in the public sector banks and the private, with the purpose of helping bank managements to formulate marketing strategies to attract customers towards them.

Athanassopoulous A., Gounraris S. And Stathakopououlos V. (2001), investigates the behavioural consequences of customer satisfaction in the banking industry. The authors examine the impact of customer satisfaction on customer's behavioural responses. The findings indicate that when customers assessed customer satisfaction to be high, they either decided to stay within the existing service provider or subdue their negative behavioural intentions. Customer satisfaction is also found to have strong positive association with word-of mouth communication.

Gronroos (2001) reported that almost any retailing bank can provide an individual with retailing services, but not every bank manages to treat customers in a way that they are pleased with. Gronroos (2001) views employee empowerment as a part of the internal marketing

process in an organization which when correctly implemented can have a decisive impact on job satisfaction of employees which may in turn improve the part-time marketing impact of employees in customer -contact.

Sureshchandar G.S., Rajendran C. And Anantharaman R.N. (2002) adopt a different approach and view customer satisfaction as a multi dimensional construct just as service quality, but argues that customer satisfaction should be operationalized along the same factors (and the corresponding items) on which service quality is operationalized for banking sector. Based on this approach, the link between service quality and customer satisfaction has been investigated. The results indicate that the two constructs are indeed independent but are closely related, implying that an increase in one is likely to lead to an increase in another.

Sureshchander (2002) describe service quality as the degree of discrepancy between the customers' normative expectations of the service and their perceptions of the service performance. Roger (2002) said that indeed providing the best service quality is viewed as the pre requisite for the success of service organizations like banks. Harter (2002) found that employee satisfaction resulted in higher productivity and reduction in employee turnover.

Geralis and Terziovski (2003) suggest that banks must concentrate on improving their performance because the customer expectations and the competitions among the banking sector increases with the passage of time. According to Geralis and Terziovski (2003) empowering the workforce is a powerful strategy that substantially improves service quality in the bank Studied.

Salmen and Muir (2003) and Dubrovski (2001) stated, if the performance of a bank falls short of these expectations, the customer becomes dissatisfied. If the performance matches expectations, the customer is satisfied. If the performance exceeds expectations, the customer is delighted. Only delighted customers or highly satisfied customers stay loyal to the services provider.

Gustafsson (2005), customer satisfaction occurs when customer needs and expectations are met all the time, every time throughout the life of a product or service. Prabhakar (2005), Customer satisfaction results from either the quality of banking services, quality of service,

engagement of the customer, price factors and meeting or exceeding customers' expectations, consuming products and services.

Saha P. And Zhao Y. (2005) analyzes the relationship between service quality and customer satisfaction in internet banking and five service quality dimensions are selected. A qualitative research approach issued to get a better understanding of this issue. A small quantitative survey has been also conducted to support the results obtained from the qualitative study. Nine service quality dimensions i.e. Efficiency, reliability, responsiveness, fulfilment, privacy, communication, personalization, technology update and logistic/technical support are identified in this study. The quality performance of all the nine dimensions is shown to have a strong impact on customer satisfaction.

Mishra J.K. and Jain M. (2007) study various dimensions of customer satisfaction in nationalized and private sector banks. Two-stage factor analysis is computed to arrive at the dimensions of customer satisfaction. The study analyzes ten factors and five dimensions of customer satisfaction for nationalized and private sector banks respectively. The study concludes that satisfaction of the customers is an invaluable asset for the modern organizations, providing unmatched competitive edge; it helps in building long term relationship as well as brand equity. The best approach to customer retention is to deliver high level of customer satisfaction that result in, strong customer loyalty.

Dutta and basak (2008) Studied and suggested that co-operative banks should improve their recovery performance adopt new system of computerized monitoring of loans, implement proper prudential norms and organize regular workshops to sustain in the competitive banking environment.

Puja Khatri & Yukti Ahuja (2008) have analyzed customer satisfaction in public and private sector banks and revealed that the Indian banking sector has witnessed heightened competition with so many banks coming up with all their potential and using their global strength to their advantage in order to establish themselves in the market. Private Banks seem to have satisfied its customers with good services and they have been successful in retaining its customers by providing better facilities than Public sector banks. But, still Private Banks need to go a long way to become customer's first preference.

Vimi Jham & Kaleem Mohd Khan (2008) conducted a study on Customer Satisfaction in the Indian banking Sector, among five Indian banks, aimed at identifying customer satisfaction variables which lead to relationship building, and developing a conceptual framework of relationship marketing practices in Indian banks by capturing the perspectives of customers with respect to their satisfaction with various services. It also sought to identify whether demographics have a role to play in customer satisfaction. The three relationship dimensions, namely, traditional services, multi channel banking and internal marketing, which lead to customer satisfaction, were identified through factor analysis.

R.K. Uppal (2009) studied customer service and customer satisfaction in Indian commercial banks and concluded that in the emerging competitive environment and IT era with little or no distinction in the product offering, it is speed of rendering service that sets apart one bank from another. Prompt service is equated with quality service. Time is a major factor which affects the quality & reputation of the banks.

Dr. Naveen Kumar & Dr. V.K.Gangal (2011) held a study on customer satisfaction in new generation banks (a case study of HDFC bank) and found that the majority of India's banks are not very diversified in terms of the products and services they offer. One strategic focus that banks can implement to remain competitive would be to retain as many customers as possible. And customer retention is possible through customer satisfaction only.

Aashish Shashikant Jani (2012) identify relative important factors affecting the areas of strength and weaknesses of public and private sector banks in terms of different technologies offered to customers and future growth of e-channels in retail banking.

Jyothi gupta and suman Jain (2012) analyzed the lending practices of co-operative banks in India, comparison of efficiency of co-operative banks in India, Impact of size on the efficiency of the co-operative banks and different types of loans preferred by different set of customer from these banks.

S.Sivesan (2012) found the impact of the service quality on customer satisfaction in banking sectors. Service quality are inter related with customer satisfaction. Manager of the bank or administrative body needs to identify the primary quality determinants, clearly managing the

customer expectation, educating the knowledge to customer regarding the service for improving the service quality in the banking sectors.

Waqarul and Bakhtiar (2012), Although entrance of technology have enhanced customer satisfaction in the banking sub sector, with impact on increased customers retention, still much is need to make financial services firms become customer's first preference.

Zorah Abu Kassi (2012) made a study entitled "Job Empowerment and Customer Orientation of Bank Employees in Kuching, Malaysia". The study was aimed to investigate the factors that influence employee's job empowerment. The findings showed that autonomy was significantly indicating that an employee with autonomy generates higher performance compared to those employees with little work autonomy.

Abbas Ali Rastegar (2013) in their article titled "Studying and Identifying Affecting Factors on Employees' Empowerment: A Case Study- Mellat Bank" investigate the factors that affecting employee empowerment in banking sector and to determine the rate of the impact by each variable (organizational condition, managerial strategies and self-efficiency resources). It is found that open channels of information and information sharing among are the important factors that can increase trust in the organization.

Gurvinder Kaur (2013) in her inquisitive research work entitled "Employee Empowerment and Organizational Effectiveness: A Comparative Study of Public, Private and Foreign banks in Some North Indian States" tried to investigate the psychological and structural empowerment of employees and their impact on the organizational effectiveness. It is found that social structural characteristics like self-esteem, role clarity, autonomy, communication, reward system, organizational climate, skills and knowledge which constitute a positive factor in influencing empowerment in organization.

Ravi C.S & Kundan Basavaraj (2013) investigated the preference and satisfaction level of level of customer toward loans, deposits schemes, insurance and value added services rendered, by and public banks in private banks in shivamogga district. Business and vehicle, loans are fast moving than other services and overall satisfaction resulted at 50%.Further, overall satisfaction on bank deposit schemes resulted positively while other services of

banking still need to be given attention by focusing on customer issues. New innovative schemes, strategies to cater to non-users other services have to be adopted.

Dr. Balwindsigh and Ruchika sonsi (2015) study is genuine attempt to understudy the construct of customer satisfaction and the factor affecting customer satisfaction in the urban co-operative banking sector in the states of Punjab, Harayana, and himachal pradesh through a qualitative approach. The very widely representation profile of respondents to helps us to reply and appropriately weight the above outcomes.

## **2.6 Research Gap**

It is found from the literature that majority of the researches done on employee empowerment are applied in nature. Current research focuses on measuring impact of employee empowerment on customer satisfaction for selected banks of south Gujarat. A literature shows that past researches done on either public sector banks or on private sector banks. In current research attempt has been made to cover all sectors of bank (public, private and cooperative sector of banks). Past researches measure the level of employee empowerment of selected organisations. In current research, attempt has been made by researcher to identify the level of employee empowerment as well as compare the level of employee empowerment amongst the selected public, private and cooperative sectors of the selected banks. Literature shows that there are large numbers of factors responsible for employee empowerment but researcher found absence of some important factors like authority and participation, management supports, control over job, job knowledge and reward & recognition. Here researcher tried to cover all this factors. Some past researches lacks of checking reliability and validity of the data which is very important for the scientific study. Here researcher checks the reliability and validity for both the construct of the study, i.e. employee empowerment and customer satisfaction.

Researcher found from the existing literature that, most of the research related to employee empowerment done for the retail, hotel and hospitality industry. Very few literatures are their of employee empowerment on banking sector and they have measure the impact of construct employee empowerment on job satisfaction for banking industry. Researcher found from the

literature that job satisfaction has direct impact on service quality and customer satisfaction. So it is important to measure impact of employee empowerment on customer satisfaction for banking. Researcher also found from the literature that banking sector is very growing in India and competition in banking increasing day by day and so many new companies want to enter in banking sector. To cope up with the competition banks must concentrate on customer satisfaction by delivering good quality and prompt services. Also it is very clear from the existing literature that there are so many unidentified variables (authority and participation, management supports, control over job, job knowledge and reward & recognition) by past literature which are important to measure impact of employee empowerment on customer satisfaction for banks.

It is found from the past literature that past researcher has mainly used correlation analysis, regression analysis technique to identify impact of independent variables on dependent variables. Here researcher has used structural equation modelling (SEM) instead of regression analysis because research focuses on measuring impact of more than two independent variables on more than two dependent variables. Regression allows for only single dependent variable, whereas SEM allows for multiple dependent variables. Multivariate analysis of variance (MANOVA) AND SEM (structural equation modelling) are compared as alternative approach to the detection of multivariate mean difference in between group designs. However, SEM provides more informative information rather than MANOVA. Also SEM allows for variables to correlate, whereas regression adjusts for other variables in the model. It is also found from the literature that researcher had used exploratory factor analysis technique just to reduce data and to convert many variables into factors but they have not used CFA (confirmatory factor analysis) technique to verify the factor structure of a set of observed variable. CFA allows the researcher to test the hypothesis that a relationship between observed variables and their underlying latent construct exists. Here researcher has used CFA to overcome this limitation of past research.

# CHAPTER 3

## RESEARCH METHODOLOGY

### 3.1 Introduction

This chapter deals with the research aspects of the study. Chapter starts with the identification of research problems. All the research objectives are framed carefully on the bases of research gap found from the study of past literatures. Next segment of this chapter includes framing of research hypothesis. The entire hypotheses are framed on the bases of objectives of the study. The entire hypotheses are tested with the help of various statistical techniques. This chapter also includes selection of research design, sampling design, sample unit, sampling technique and sample size. Research methodology chapter also includes data collection sources and details of pilot survey. Various statistical tests and tools used by the researcher also included in this chapter with valid justification. Last part of this chapter shows the scope for the further research.

### 3.2 Research Problems

The doctoral work addresses the following problems.

- What are the important factors responsible for employee empowerment in banking sector?
- Is there any relationship between demographic variables and employee empowerment?
- Is there any relationship between demographic variables and customer satisfaction?
- What are the important factors responsible for customer satisfaction in banking sector?
- Is there any impact of employee empowerment on customer satisfaction?

- Is there any difference among the levels of employee empowerment across selected public, private and co-operative banks?
- Is there any difference among the levels of customer satisfaction across selected public, private and co-operative banks?

### **3.3 Research Objectives**

Following objectives are framed by researcher on the bases of review of literature.

#### **Primary objective:**

To study employee empowerment and its impact on customer satisfaction with reference to selected banks of South Gujarat.

#### **Secondary objectives:**

- To identify factors responsible for employees empowerment in selected banks of south Gujarat.
- To check the relationship between demographic variables and employee empowerment for the employees of selected banks of south Gujarat.
- To check the relationship between demographic variables and customer satisfaction for the customers of selected banks of south Gujarat.
- To assess reliability and validity of all dimensions of employee empowerment with the help of construct measurement technique.
- To assess reliability and validity of all dimensions of customer satisfaction with the help of construct measurement technique.
- To study the impact of employee empowerment on customer satisfaction for selected public, private and cooperative banks of south Gujarat.

- To check whether there is a significant difference in the employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.
- To check whether there is a significant difference in the customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.

### **3.4 Research Hypothesis**

Following hypothesis are framed on the bases of objectives of the study.

H10: there is no significant association between demographic variables and employee empowerment.

H1ao: There is no significant association between sectors of the bank (public, private and cooperative) and employee empowerment.

H1bo: There is no significant association between age of the employees and employee empowerment.

H1co: There is no significant association between qualification of employees and employee empowerment.

H1do: There is no significant association between monthly salary of employees and employee empowerment.

H1eo: There is no significant association between experience of employees and employee empowerment.

H1fo: There is no significant association between training and employee empowerment.

H2o: There is no significant association between demographic variables and customer satisfaction.

H2ao: There is no significant association between sectors of the bank (public, private and cooperative) and customer satisfaction.

H2bo: There is no significant association between age of the customers and customer satisfaction.

H2co: There is no significant association between education of customers and customer satisfaction.

H2do: There is no significant association between occupation of customers and customer satisfaction.

H2eo: There is no significant association between gender and customer satisfaction.

H3o: All the dimensions of employee empowerment (authority and participation, management supports, control over job, job profile and reward & recognition) are not reliable and valid for the selected banks of south Gujarat.

H4o: All the dimensions of customer satisfaction (personnel, products, image, services and access) are not reliable and valid for the selected banks of south Gujarat.

H5o: There is no significant impact of employee empowerment on customer satisfaction for selected public, private and cooperative banks of south Gujarat.

H6o: There is no significant difference in the level of employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.

H6ao: There is no significant difference in the level of employee empowerment among selected public sector and private sector banks of south Gujarat.

H6bo: There is no significant difference in the level of employee empowerment among selected private sector and cooperative banks of south Gujarat.

H6co: There is no significant difference in the level of employee empowerment among selected public sector and cooperative banks of south Gujarat.

H7o: There is no significant difference in the level of customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.

H7ao: There is no significant difference in the level of customer satisfaction among selected public sector and private sector banks of south Gujarat.

H7bo: There is no significant difference in the level of customer satisfaction among selected private sector and cooperative banks of south Gujarat.

H7co: There is no significant difference in the level of customer satisfaction among selected public sector and cooperative banks of south Gujarat.

### **3.5 Research Design**

According to Naresh K. Malhotra and Satyabhushan Dash (2003), research design is a framework or blueprint for conducting research. It helps in obtaining information to solve research problems. Good research design ensures that project is conducted effectively and efficiently. A proper selection of research design is necessary to solve research problems.

Descriptive research design has been selected by researcher to find solution of research problems. Descriptive research design has been selected because it describes the characteristics of a two groups (employees and customers of selected banks) involved in this study. It is used because there is a need to estimate the percentage of the units in a specified population exhibiting certain behaviour in the study. Current research demands to determine the degree to which variables are associated.

### **3.6 Sample design**

The basic idea for the selection of samples comes into picture when there is a large population available for the study. By selecting some of the element from the population, researcher may draw conclusion for entire population. In current research responses were suppose to take from employees and customers of the selected banks. There are large numbers of employees and customers are available for the study. Responses from the samples of employees and customers are taken so that findings can be drawn for entire population.

#### **3.6.1 Sample unit**

The study focuses on impact of employee empowerment on customer satisfaction so, for the two different sets of questionnaire respondents were employees and customers of the selected banks of south Gujarat.

#### **3.6.2 Sampling technique**

The non probability sampling technique is used by the researcher. Researcher has used personal judgement rather than random sampling. In this sampling technique, researcher can decide what kind of sample element to be included in the sample.

In non probability sampling technique, quota sampling is selected for the study. quota sampling is also known as two stage restricted judgemental sampling. At first stage researcher has assigned quotas of population element. Quotas are so that the proportion of sample possesses the same characteristics as population elements. In second stage, sample elements were selected on the bases of convenience or judgement. It becomes very easy for the researcher to select element because quotas are already assigned.

#### **3.6.3 Sample Size**

Sample size is selected so that it fulfils the purpose of efficiency, representativeness, reliability and flexibility. In current research, number of sample selection from the population was easy because there are large numbers of employees and customers were available for the study.

Total sample sizes for the current study were 720. Out of 720, 360 employees and 360 customers were selected.

**Table 3. 1 Sampling Plan**

Sample unit	Sample size	Data collection method	Instrument
Employees of selected banks	360	Survey	Structured questionnaire
Customers of selected banks	360	Survey	Structured questionnaire

Sample size- 360 employees and 360 customers (visit of 36 branches of 9 banks)

Name of selected banks- There were different criteria available for the selection of banks like, profitability, number of branches in the south Gujarat region and market capitalisation. The banks were selected for the current study on the base of total market capitalisation in the year 2015-16.

Top 3 public sector banks: State bank of India, Punjab national bank and bank of Baroda

Top 3 private sector banks: HDFC bank, ICICI bank, and AXIS bank.

Top 3 cooperative banks: Surat peoples co-operative bank, sutex co-operative bank and surat district co-operative bank

### **3.7 Data Sources**

#### **3.7.1 Secondary Data**

Secondary Data are the data already collected and published. For the study, secondary data were collected from various Books, journals, thesis, periodicals, magazines, newspapers and Websites.

#### **3.7.2 Primary Data**

Primary data are the data originated by researcher to meet certain objectives. For the study primary data has been collected through structured questionnaire. Two separate sets of questionnaires were prepared for the employees and customers of the selected banks. Questionnaires were filled by respondents through one to one approach.

### **3.8 Details of the Pilot Study**

Pilot survey is in fact the replica and rehearsal of the main survey. Such a survey, being conducted by experts, brings to the light the weaknesses (if any) of the questionnaires and also of the survey techniques. From the experience gained in this way, improvement can be effected (C R Kothari, 2004).

Pilot study was conducted on 100 employees and 100 customers of selected banks to check appropriateness of the questions, content & sequence of the questions. Pilot Study was done using one to one approach, so researcher can gauge the problems faced by respondents while filling it up. There were some items in the questionnaire which were difficult to understand for a layman. Those items were modified in a simple language so that respondents can easily understand the same. After data collected for Pilot Study, data were analyzed to check whether questionnaire is designed according to objectives and researcher is getting proper response or not. Analysis on Pilot Data suggested that proper responses have been obtained. There after the data was collected for the entire sample using the questionnaire.

### 3.8.1 Reliability Test

Reliability is consistency of measurement (Bollen, 1989), or stability of measurement over a variety of conditions in which basically the same results should be obtained (Nunnally, 1978).

Cronbach Alpha is the measure to check reliability of the instrument. According to literature researches done in the area Alpha value above 0.7 is acceptable.

With the help of SPSS 20, Reliability test has been performed on both constructs of the study (employee empowerment and customer satisfaction) the Likert Scale items.

For attitudinal scale used in questionnaire, the Cronbach Alpha value obtained for customer satisfaction was 0.754 and cronbach Alpha value for employee empowerment was 0.814. Table of SPSS statistics is as follows.

#### 1. Employee empowerment

##### Reliability Statistics

Table 3.2 Reliability Statistics Employee Empowerment

Cronbach's Alpha	N of Items
.777	18

- The alpha coefficient for the 18 items is .777, suggesting that the items have relatively high internal consistency.
- Cronbach's alphas for the 18 items were .777 which suggests the instrument is highly reliable.
- The collected data are arranged and rearranged in tabular form by giving coding to each question.
- The processing, classification, tabulation, interpretation and analysis of data are made by using SPSS.

## 2. Customer satisfaction

### Reliability Statistics

Table 3.3 Reliability Statistics Customer Satisfaction

Cronbach's Alpha	N of Items
.754	18

- The alpha coefficient for the 18 items is .754, suggesting that the items have relatively high internal consistency.
- Cronbach's alphas for the 18 items were .754 which suggests the instrument is highly reliable.
- The collected data are arranged and rearranged in tabular form by giving coding to each question.
- The processing, classification, tabulation, interpretation and analysis of data are made by using SPSS.

Therefore, both the research instrument used was considered as reliable.

### 3.9 Various Statistical Tests and Tools Used

SPSS software was used for data entry stage. Data collected on Likert Scale is an ordinal data. For the present study only non-parametric test have been used. SPSS 20 has been used to perform various tests like Chi- Square, Krushkal Wallis Test, and Factor Analysis etc. AMOS is normally used for building, validating and presenting a hypothesized model. For this study, AMOS 18 software was used for Confirmatory Factor Analysis and Structural Equation Modelling. By past literature, researcher has selected different variables for the study. Variables were reduced into the factors by factor analysis techniques. Confirmatory factor analysis techniques were used to determine whether the hypothesised relationship provides a good fit for the present set of data or not.

**Statistical tools used:** Different tools used for the different objectives as below

**Table 3. 4 Statistical Tools Used To Achieve Objectives**

No	Research objectives	Statistical tools used
1	To identify factors responsible for employees empowerment in selected banks of south Gujarat.	Exploratory Factor analysis
2	To check the relationship between demographic variables and employee empowerment for the employees of selected banks of south Gujarat.	Chi-square test with the help of SPSS software
3	To check the relationship between demographic variables and customer satisfaction for the customers of selected banks of south Gujarat.	Chi-square test with the help of SPSS software
4	To assess reliability and validity of all dimensions of employee empowerment with the help of construct measurement technique.	Construct measurement with the help of SPSS AMOS software
5	To assess reliability and validity of all dimensions of customer satisfaction with the help of construct measurement technique.	Construct measurement with the help of SPSS AMOS software
6	To study the impact of employee empowerment on customer satisfaction for selected public, private and cooperative banks of south Gujarat.	Confirmatory factor analysis, structural equation modelling with the help of SPSS AMOS software
7	To check whether there is a significant difference in employee empowerment between selected public sector, private sector and cooperative banks of south Gujarat.	Kruskal-wallis test with the help of SPSS software
8	To check whether there is a significant difference in the customer satisfaction between selected public sector, private sector and cooperative banks of south Gujarat.	Kruskal-wallis test with the help of SPSS software

### **3.10 Scope of research**

This study will be helpful to the Indian public, private and co-operative sector banks, and customers of selected banks, other banks, other researcher and students of research. In this study the main focus of researcher is on only two construct i.e. employee empowerment and customer satisfaction. This study can be extended by other researcher by introducing new constructs and variables which is important for banks.

### **3.11 Summary**

In this chapter, researcher tried to focus on research methodology aspects of the study. This chapter started with the framing research problems statements. With the help of research gap found from the review of literature, researcher defines total eight objectives of the study. First objective deals with the identification of factors affecting employee empowerment in selected banks. Second and third objective deals with the checking association between demographic variables of the study and two constructs of the study (employee empowerment and customer satisfaction). Fourth and fifth objective deals with the checking reliability and validity of the dimensions of employee empowerment and customer satisfaction respectively. Sixth objective deals with the measuring impact of employee empowerment on customer satisfaction. Last two objectives check the difference between levels of employee empowerment and customer satisfaction amongst selected public, private and cooperative sectors of the banks respectively. Researcher framed hypothesis to be tested on the bases of objectives of the study. Descriptive research design was selected to describe the characteristics of the respondents (employees and customers of the banks). Sample units were the employees and customers of the selected public, private and cooperative banks of the south Gujarat. Non probability quota sampling was selected as sampling technique to identify samples from the population. As sample size, 360 employees and 360 customers of the banks were selected as respondents. Top three public, private and cooperative banks were selected on the bases of market capitalisation for the collection of data. Secondary data were collected from books, journals, thesis, magazines, newspapers and websites. Primary data were collected with the help of structured questionnaire. Two different sets of questionnaire were prepared for the two different categories of respondent (employees and customers of selected banks). Pilot survey was performed for the pretesting of prepared questionnaire. Cronbach alpha was calculated to

check the reliability of data. For both the sets of data, it was found above satisfactory level (0.7 suggested by Bollen, 1989) i.e. for employee empowerment 0.777 and for customer satisfaction 0.754. For testing the hypothesis, various statistical tests and tools (factor analysis, chi-square tests, confirmatory factor analysis, reliability and validity testing and kruskal-wallis test) were used by researcher with the help of software's like, SPSS and AMOS which are also specified in this chapter. At the end, scope of the study was explained by researcher.



# CHAPTER 4

## DATA ANALYSIS

### 4.1 Introduction

The chapter deals with the analysis of collected data and the conclusion that are drawn with the help of interpretation of the analyzed data. Researcher has made an attempt to analyze and interpret its result after the collection of relevant primary data by applying software's like AMOS and SPSS 20. First, researcher has collected data through structured questionnaire, then, collected data were entered in SPSS and analyzed with the help of various statistical tools.

In this chapter, main focus of the researcher is on analysis of data for the achievement of objectives. Researcher test the entire hypothesis designed in previous chapter. Objective wise analysis is performed by the researcher to find the results. Cross tabulation and charting method is adopted to analyse demographic profile of the respondents (employees and customers of selected banks). Test of normality is done to check whether the data is normally distributed or not so that researcher can go ahead in analysis by applying either parametric test or nonparametric tests. Exploratory factor analysis is performed to summarise and reduction of data. It is performed to reduce all the variables into factors. Reliability and validity of the data was also checked. Chi-square test is performed to check association between different demographic variables and employee empowerment and customer satisfaction. Confirmatory factor analysis is performed to assess reliability and validity of the data with the help of SPSS AMOS software. Structural equation modelling is performed to establish model that shows the relationship between employee empowerment and customer satisfaction. Kruskal-wallis test is performed to check whether there is a significant difference in the employee empowerment, customer satisfaction between selected public, private and cooperative sectors banks of south Gujarat respectively.

## 4.2. Demographic Profile of the respondents (Employees of banks)

### 4.2.1 Age of employees

The Table 4.1 and Figure 4.1 show the Age of the respondents. Age categories are classified as: 20-30, 31-40, 41-50 and 51-60. 12.8 percent of the respondents belong to 20-30 age groups, 33.33 percent of the respondents belong to 31-40 age groups, 36.4 percent of the respondents belong to 41-50 age group and remaining 17.5 percent of the respondents belong to 51-60 age group.

Table 4.1 Age of Employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 to 30	46	12.8	12.8	12.8
	31 to 40	120	33.3	33.3	46.1
	41 to 50	131	36.4	36.4	82.5
	51 to 60	63	17.5	17.5	100.0
	Total	360	100.0	100.0	

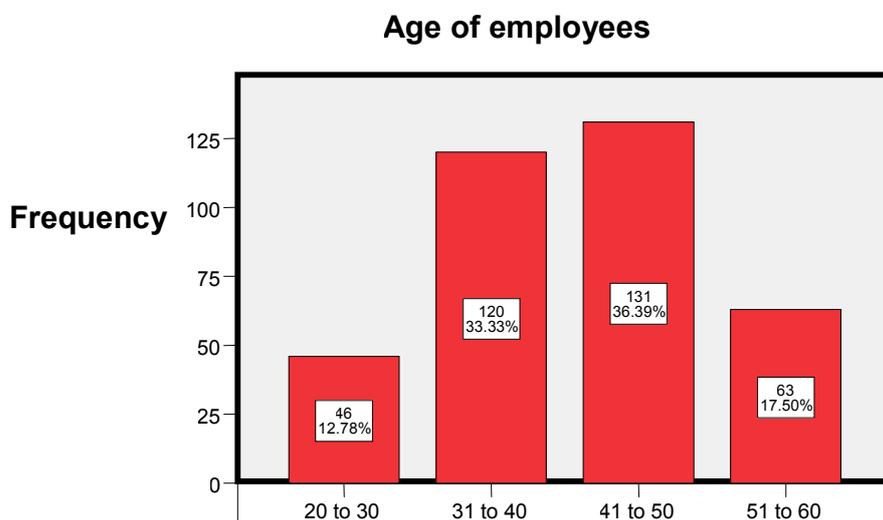


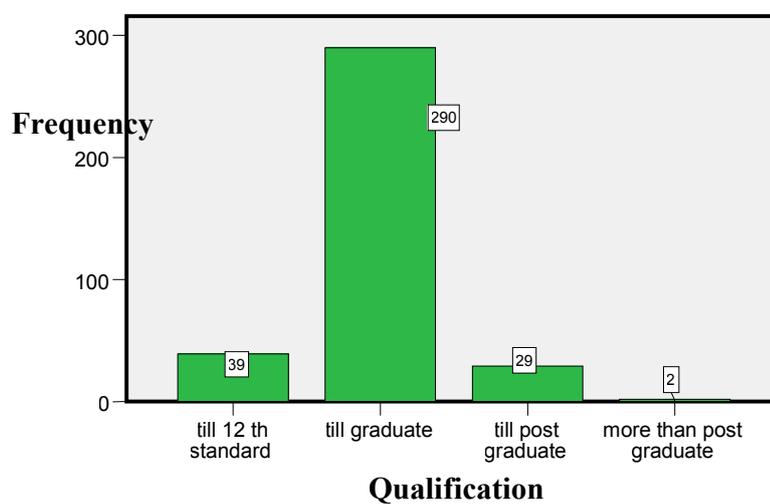
Figure 4.1 AGE OF EMPLOYEES

### 4.2.2 Educational Qualification of Employees

The Table 4.2 and Figure 4.2 show the educational qualification of bank employees. 10.8 percent of the employees study till 12 th standard, 80.6 percent of the employees study till graduate, 8.1 percent of the employee study till post graduate and remaining 0.6 percent of the employees study above post graduate.

**Table 4. 2** Educational Qualification of Employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	till 12 th standard	39	10.8	10.8	10.8
	till graduate	290	80.6	80.6	91.4
	till post graduate	29	8.1	8.1	99.4
	more than post graduate	2	.6	.6	100.0
	Total	360	100.0	100.0	



**Figure 4. 2** EDUCATION QUALIFICATION OF EMPLOYEES

### 4.2.3 Monthly Salary of Employees

The Table 4.3 and Figure 4.3 show the monthly salary of bank employees. 24.4 percent of the employees having salary less than 10000 per month, 24.4 percent of the employees having salary between 10001 to 20000 per month, 21.7 percent of the employee having salary between 20001 to 30000 per month, 15.3 percent of the employees having salary between 30001 to 40000 per month, 7.2 percent of the employees having salary between 40001 to 50000 per month and remaining 6.9 percent employees are having salary more than 50000 per month.

Table 4. 3 Monthly Incomes of Employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 10000 per month	88	24.4	24.4	24.4
	between 10001 to 20000	88	24.4	24.4	48.9
	between 20001 to 30000	78	21.7	21.7	70.6
	between 30001 to 40000	55	15.3	15.3	85.8
	between 40001 to 50000	26	7.2	7.2	93.1
	above 50000 per month	25	6.9	6.9	100.0
	Total	360	100.0	100.0	

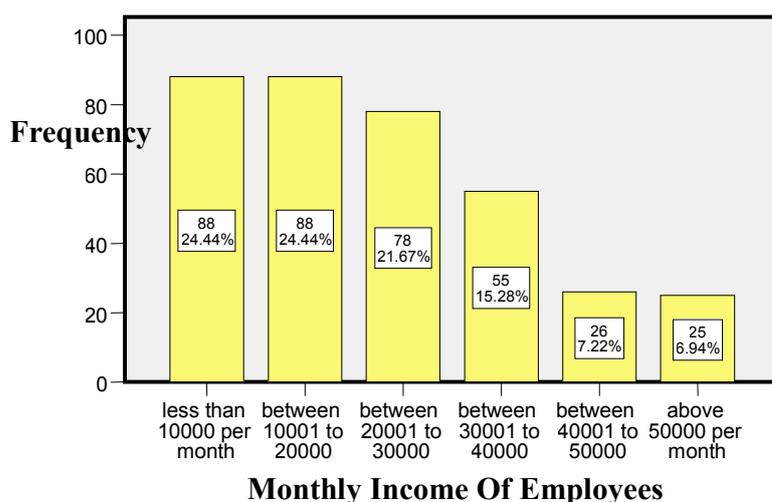


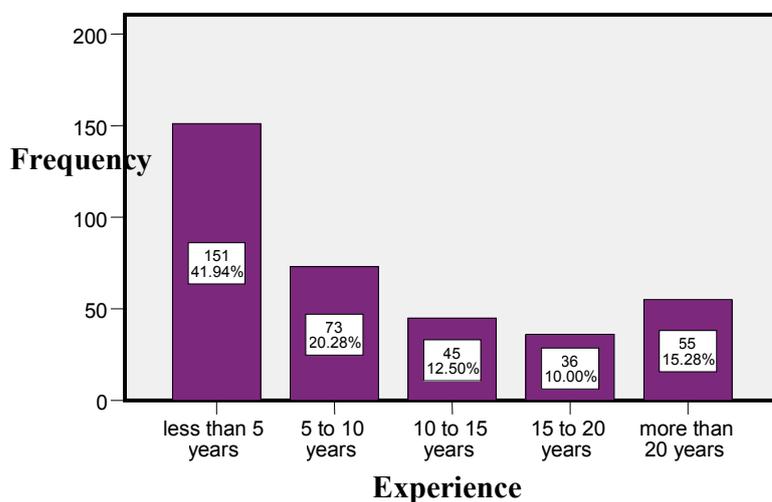
Figure 4. 3 MONTHLY INCOME OF EMPLOYEES

#### 4.2.4 Experience of Employees

The Table 4.4 and Figure 4.4 show the experience of employees with same bank. 41.9 percent of the employees having experience less than 5 years, 20.3 percent of the employees having experience between 5 to 10 years, 12.5 percent of the employee having experience between 10 to 15 years, 10 percent of the employees having experience between 15 to 20 years and remaining 15.3 percent employees are having experience more than 20 years with same banks.

**Table 4. 4 Experiences Of Employees**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 5 years	151	41.9	41.9	41.9
	5 to 10 years	73	20.3	20.3	62.2
	10 to 15 years	45	12.5	12.5	74.7
	15 to 20 years	36	10.0	10.0	84.7
	more than 20 years	55	15.3	15.3	100.0
	Total	360	100.0	100.0	



**Figure 4. 4 EXPERIENCE OF EMPLOYEEES**

#### 4.2.5 Marital Status of Employees

The Table 4.5 and Figure 4.5 show the marital status of employees. 73.9 percent of the employees were married and 26.1 percent of the employees were unmarried.

Table 4.5 Marital Status Of Employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	266	73.9	73.9	73.9
	Unmarried	94	26.1	26.1	100.0
	Total	360	100.0	100.0	

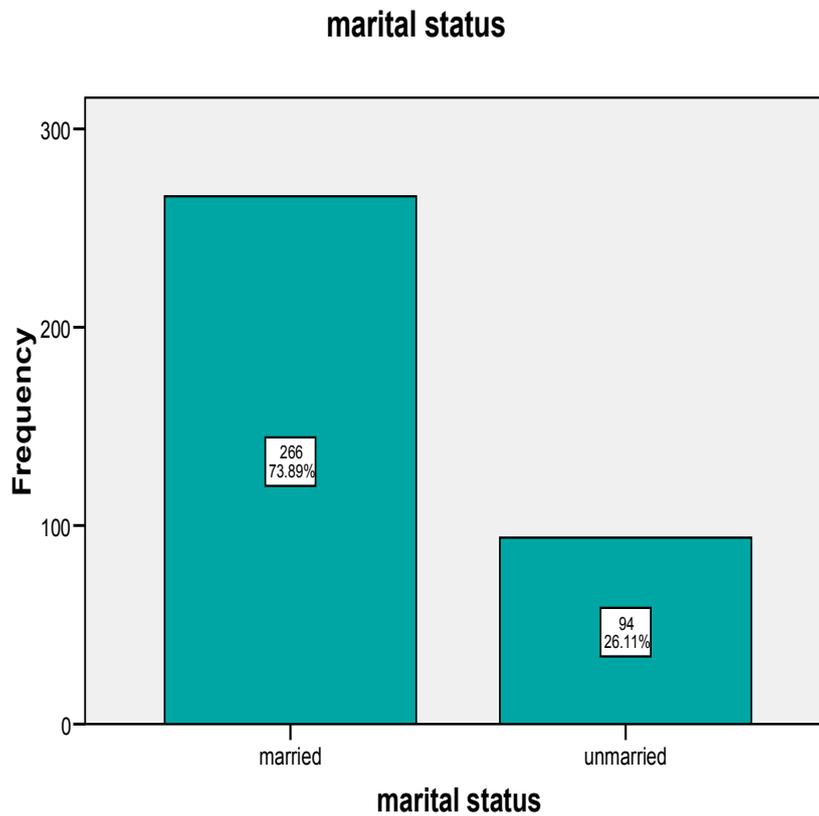


Figure 4.5 MARITAL STATUS OF EMPLOYEES

#### 4.2.6 Training

The Table 4.6 and Figure 4.6 show the training status of employees. 82.2 percent of the employees were gone through training in bank and remaining 17.8 percent of the employees were not gone through any training in bank.

Table 4. 6 Training To Employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	296	82.2	82.2	82.2
	No	64	17.8	17.8	100.0
	Total	360	100.0	100.0	

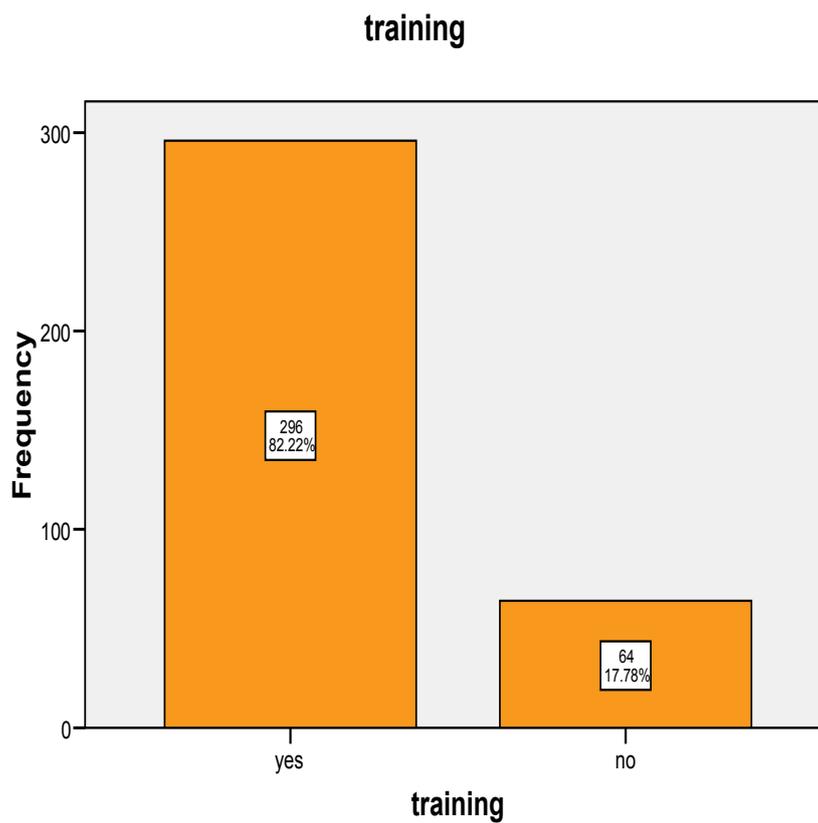


Figure 4. 6 TRAINING

#### 4.2.7 Sector of bank

The Table 4.7 and Figure 4.7 show that how many employee belongs to which sector of the banks. Researcher had selected three sectors of the bank (public, private and co-operative sector banks). Out of total employees selected 360, 120 from public, 120 from private and 120 employees selected from co-operative sectors of the bank.

Table 4. 7 Sectors of Banks

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	public sector bank	120	33.3	33.3	33.3
	private sector bank	120	33.3	33.3	66.7
	co-operative bank	120	33.3	33.3	100.0
	Total	360	100.0	100.0	

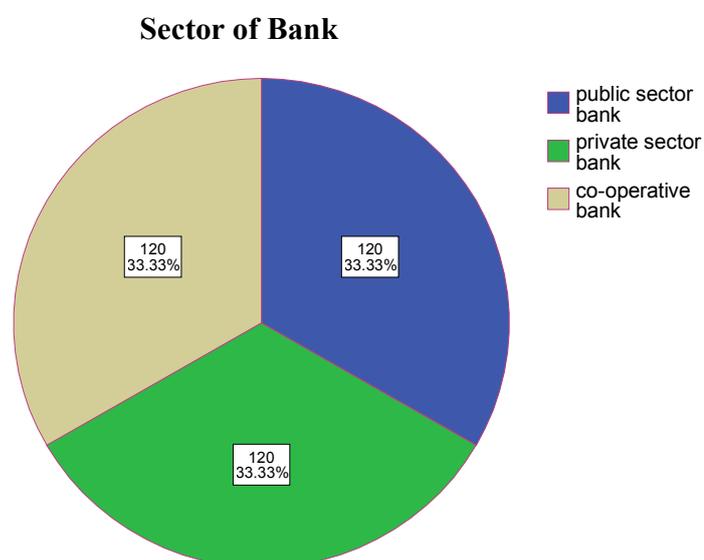


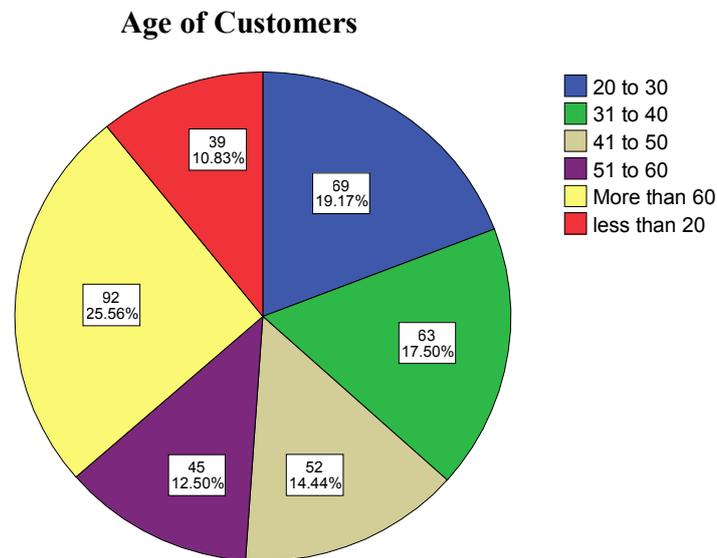
Figure 4. 7 SECTOR OF BANKS

### 4.3 Demographic Profile of the Respondents (customers of banks)

**4.3.1 Age of Customers:** The Table 4.8 and Figure 4.8 show the age of the customers. 19.2 percent of the customers having age group between 20 to 30, 17.5 percent of the customers having age group between 31 to 40, 14.4 percent of the customers having age group between 41 to 50, 12.5 percent of the customers having age group between 51 to 60, 25.6 percent of the customers having age above 60 and 10.8 percent of the customers having age less than 20.

**Table 4. 8 Age Of Customers**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 to 30	69	19.2	19.2	19.2
	31 to 40	63	17.5	17.5	36.7
	41 to 50	52	14.4	14.4	51.1
	51 to 60	45	12.5	12.5	63.6
	more than 60	92	25.6	25.6	89.2
	less than 20	39	10.8	10.8	100.0
	Total	360	100.0	100.0	



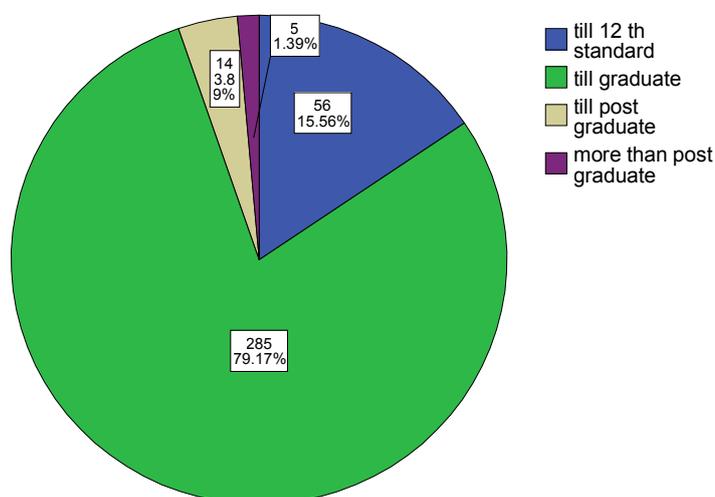
**Figure 4. 8 AGE OF CUSTOMERS**

**4.3.2 Education qualification of Customers:** The Table 4.9 and Figure 4.9 show the education qualification of the customers. 15.6 percent of the customers having education till standard 12, 79.2 percent of the customers having education till graduate, 3.9 percent of the customers having education till post graduate and remaining 1.4 percent of the customers having education more than post graduate.

**Table 4.9** Education Qualification Of Customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	till 12 th standard	56	15.6	15.6	15.6
	till graduate	285	79.2	79.2	94.7
	till post graduate	14	3.9	3.9	98.6
	more than post graduate	5	1.4	1.4	100.0
	Total	360	100.0	100.0	

**Education Qualification of Customers**



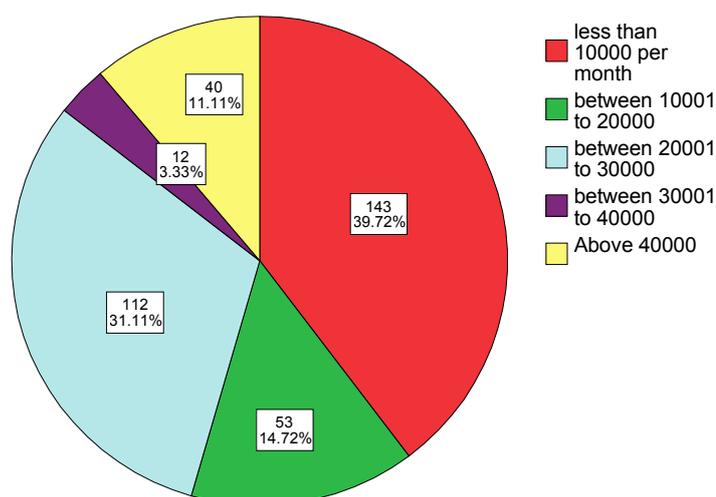
**Figure 4.9** EDUCATION QUALIFICATIONS OF CUSTOMERS

**4.3.3 Monthly Income of Customers:** The Table 4.10 and Figure 4.10 show the monthly income of the customers. 39.7 percent of the customers having income less than 10000 per month, 14.7 percent of the customers having income between 10001 to 20000 per month, 31.1 percent of the customers having income between 20001 to 30000 per month, 3.3 percent of the customers having income between 30001 to 40000 per month, and remaining 11.1 percent of the customers having income more than 40000 per month.

**Table 4. 10** Monthly Income of Customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 10000 per month	143	39.7	39.7	39.7
	between 10001 to 20000	53	14.7	14.7	54.4
	between 20001 to 30000	112	31.1	31.1	85.6
	between 30001 to 40000	12	3.3	3.3	88.9
	Above 40000	40	11.1	11.1	100.0
	Total	360	100.0	100.0	

**Monthly Income of Customers**

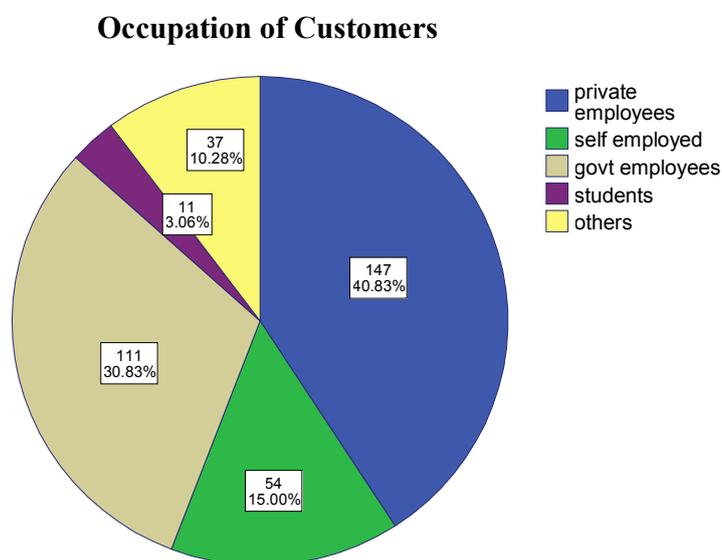


**Figure 4. 10** MONTHLY INCOME OF CUSTOMERS

**4.3.4 Occupation of Customers:** The Table 4.11 and Figure 4.11 show the occupation of the customers. 40.8 percent of the customers were private employees, 15.0 percent of the customers were self employed, 30.8 percent of the customers were government employees, 3.1 percent of the customers were belong to student category and 10.3 percent of the customers were belonging to other category.

**Table 4. 11** Occupations of Customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	private employees	147	40.8	40.8	40.8
	self employed	54	15.0	15.0	55.8
	govt employees	111	30.8	30.8	86.7
	Students	11	3.1	3.1	89.7
	Others	37	10.3	10.3	100.0
	Total	360	100.0	100.0	



**Figure 4. 11** OCCUPATION OF CUSTOMERS

### 4.3.5 Marital Status of Customers:

The Table 4.12 and Figure 4.12 show the marital status of customers. Out of total customers contacted 64.78 percent of the customers were married and remaining 35.3 percent of the customers were unmarried.

Table 4.12 Marital Status of Customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	233	64.7	64.7	64.7
	Unmarried	127	35.3	35.3	100.0
	Total	360	100.0	100.0	

Marital Status of Customers

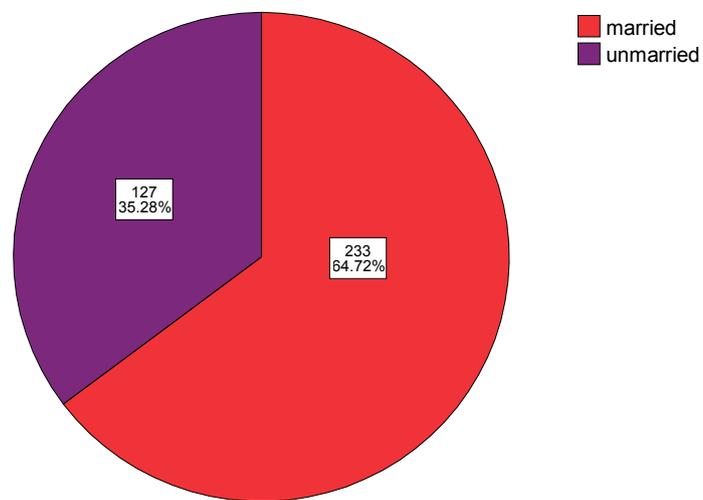


Figure 4.12 MARITAL STATUSES OF CUSTOMERS

### 4.3.6 Gender of Customers:

The Table 4.13 and Figure 4.13 show the gender of customers. Out of total customers contacted 71.9 percent of the customers were male and remaining 28.1 percent of the customers were female.

Table 4. 13 Gender Of Customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	259	71.9	71.9	71.9
	Female	101	28.1	28.1	100.0
	Total	360	100.0	100.0	

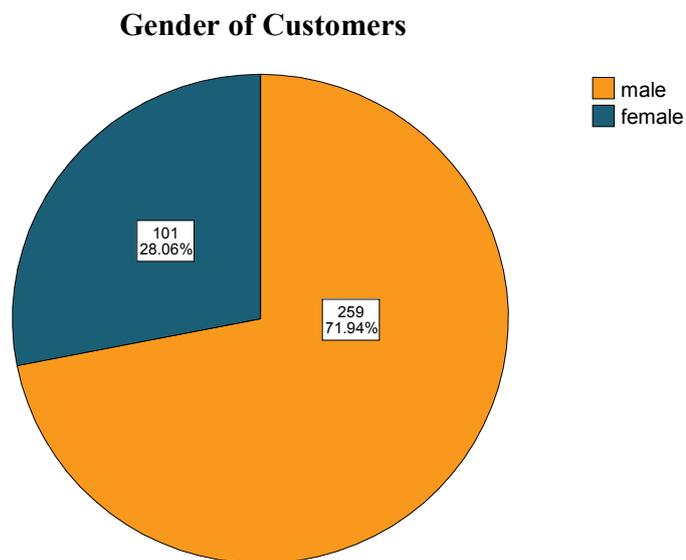


Figure 4. 13 GENDER OF CUSTOMERS

### 4.3.7 Sectors of bank

The Table 4.14 and Figure 4.14 show that how many customers belongs to which sector of the banks. Researcher had selected three sectors of the bank (public, private and co-operative sector banks). Out of total customers selected 360, 120 from public, 120 from private and 120 customers selected from co-operative sectors of the bank.

Table 4. 14 Sectors Of Banks

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	public sector bank	120	33.3	33.3	33.3
	private sector bank	120	33.3	33.3	66.7
	co-operative bank	120	33.3	33.3	100.0
	Total	360	100.0	100.0	

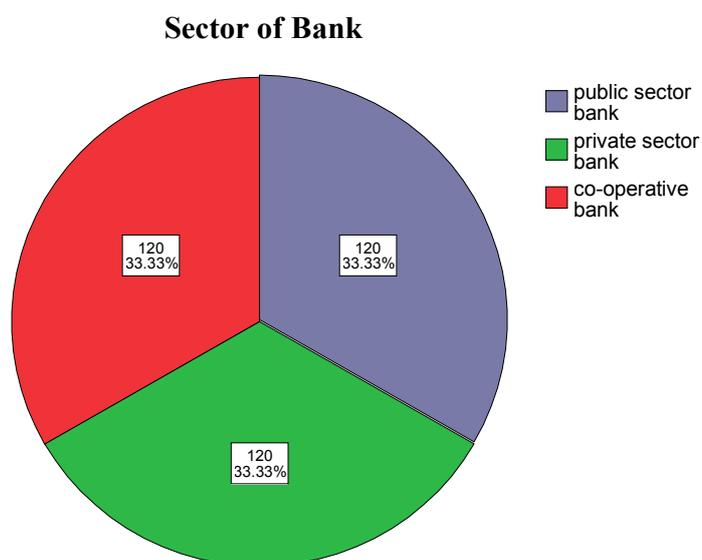


Figure 4. 14 SECTOR OF BANKS CUSTOMERS

## 4.4 Test of Normality

Normality test was performed for the two constructs of the study, i.e. employee empowerment and customer satisfaction. Test of normality is performed to check data is normally distributed or not. If data is normally distributed, researcher can go ahead with the parametric tests and if not normally distributed, researcher can go ahead with non parametric tests. In current study, it was found that data is not normally distributed so researcher should go with non parametric tests.

H0: Data is normally distributed.

H1: Data is not normally distributed.

### 4.4.1 Employee Empowerment

**Table 4. 15** Test Of Normality For Employee Empowerment

	kolmogorov-Smirnov(a)		
	statistics	Df	Sig
S1	.224	360	.000
S2	.272	360	.000
S16	.264	360	.000
S35	.221	360	.000
S19	.230	360	.000
S10	.205	360	.000
S22	.226	360	.000
S41	.196	360	.000
S50	.199	360	.000
S12	.273	360	.000
S20	.293	360	.000
S30	.265	360	.000
S39	.282	360	.000
S49	.269	360	.000
S52	.254	360	.000
S53	.292	360	.000
S55	.244	360	.000
S45	.241	360	.000

a Lilliefors Significance Correction

The table 4.15 shows the results of Kolmogorov- Smirnov test. Here, S1 to S45 denotes statement numbers in structured questionnaire. These 18 statements are included in the further

study. From the table it is clear that the associated significance value is 0.000 which is less than 0.05. Hence it can be concluded that the factor scores are not normally distributed. Hence it would be appropriate to perform nonparametric tests for the further analysis.

#### 4.4.2 Customer Satisfaction

**Table 4. 16** Test Of Normality For Customer Satisfaction

	Kolmogorov-Smirnov(a)		
	statistics	Df	Sig.
CS1	.273	360	.000
CS2	.256	360	.000
CS3	.222	360	.000
CS4	.257	360	.000
CS5	.269	360	.000
CS6	.227	360	.000
CS7	.295	360	.000
CS8	.237	360	.000
CS9	.227	360	.000
CS10	.269	360	.000
CS11	.203	360	.000
CS12	.199	360	.000
CS13	.228	360	.000
CS14	.257	360	.000
CS15	.236	360	.000
CS16	.273	360	.000
CS17	.201	360	.000
CS18	.285	360	.000
CS19	.290	360	.000
CS20	.196	360	.000
CS21	.245	360	.000
CS22	.195	360	.000
CS23	.299	360	.000
CS24	.289	360	.000

a. Lilliefors Significance Correction

The table 4.16 shows the results of Kolmogorov- Smirnov test. Here, CS1 to CS24 denotes statement numbers in structured questionnaire of customer satisfaction. From the table it is clear that the associated significance value is 0.000 which is less than 0.05. Hence it can be

concluded that the factor scores are not normally distributed. Hence it would be appropriate to perform nonparametric tests for the further analysis.

For the above two cases employee empowerment and customer satisfaction, our null hypothesis is rejected. Hence; we can say that data are not normally distributed for both construct employee empowerment and customer satisfaction.

## 4.5 Analysis of Data With Respect to Objectives

### 4.5.1 Objective 1: To identify factors responsible for employees empowerment in selected banks of south Gujarat.

Based on Literature Review, various variables identified by researcher on employee empowerment and to reduce all the variables in to factors, factor analysis technique is adopted.

#### FACTOR ANALYSIS (EMPLOYEE EMPOWERMENT)

The data was analyzed using SPSS software with the help of factor analysis technique to identify factors important to measure level of employee empowerment in selected banks of south Gujarat. Initially the compatibility of data set is tested, so that it can be determined whether factor analysis can be used for analysis or not. The sample size is 360 employees and variable used is 59, which satisfy the first two conditions that sample size should be more than 100 and ratio between them should be atleast5:1.

**Table 4. 17** KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.743
Bartlett's Test of Sphericity	Approx. Chi-Square	7960.904
	Df	1596
	Sig.	.000

H0: Inter correlated matrix is identity matrix.

H1: Inter correlated matrix is not identity matrix.

### **Interpretation:**

Principal component analysis requires that the Kaiser-meyer-olkin measure of sampling adequacy be greater than 0.50 for the set of variables. From the table 4.17 we can see that as KMO value is more than 0.5, i.e. 0.743 therefore it is meaningful to run factor analysis. Moreover the significance value is 0.000 which is less than 0.05 and therefore we reject H0 which shows that interrelated matrix is not identity matrix. It is another indication of the result of factor analysis. Principal component analysis requires that the probability associated with the Bartlett's test of sphericity be less than the level of significance. As shown in the table, this requirement also gets satisfied. Therefore, the preliminary analysis proves that factor analysis can be satisfactorily used for the present data.

Taken together, these tests provide a minimum standard which should be passed before a factor analysis should be conducted.

**Table 4. 18** Communalities

<b>Statements</b>	<b>Initial</b>	<b>Extraction</b>
I am free to suggest improvements to boss without fear.	1.000	.577
I have authority to correct problems when they occur.	1.000	.503
I am allowed to do creative when I deal with problems during my job.	1.000	.656
I am allowed to do for doing a high quality job.	1.000	.545
The system of my bank is transparent so as to increase my competencies.	1.000	.541
Bank gives us nonmonetary reward like promotion for the extra achievements.	1.000	.505
I don't need to get managements approval before I handle the problems.	1.000	.791
I have a huge control over how to do my job.	1.000	.498

Bank organizes various functions to recognize and celebrates the success.	1.000	.542
Bank gives us special occasional reward like Diwali bonus etc.	1.000	.615
New ideas are often dismissed.	1.000	.551
I go through a big effort to change the things.	1.000	.586
I Know my work very well.	1.000	.568
Everything is not negotiable here & some matters are rigid.	1.000	.555
I am free to make changes on my job whenever I want.	1.000	.517
I am free to meet the customer's needs and demands under the banks regulations.	1.000	.570
Common rooms are shared.	1.000	.656
I stay back beyond my work time limit.	1.000	.625
I am involved in the organization strategy preparation.	1.000	.595
I can permit visitors, if I feel so, without any ones consent.	1.000	.488
There is restriction for participation in all activities.	1.000	.510
I have huge responsibility in my job.	1.000	.494
Responsibility of each action rests with all.	1.000	.550
I hardly know what my responsibility is.	1.000	.526
I know what my departmental responsibility is.	1.000	.575
I am free to handle job-related problems by myself.	1.000	.510
Management hardly recognizes hard work.	1.000	.568
You need to follow rules/regulation in the organization.	1.000	.622
Management is open to ideas & more Information sharing.	1.000	.565
I know my next increment date and amount.	1.000	.475
I am encouraged to take independent responsibility.	1.000	.552

I can freely discuss with management regarding customer's feedback.	1.000	.578
I am encouraged to develop my way of work.	1.000	.544
Management does share confidential matters with me.	1.000	.585
I can promise the customers on behalf of the management.	1.000	.635
Bank gives us training about how to solve the customers' problems.	1.000	.687
My bank provides me training when new service is offered to customers.	1.000	.599
I can set my own work standards.	1.000	.545
I know my next promotion period.	1.000	.585
I know my next bonus payment.	1.000	.854
I can meet and interact with customers freely.	1.000	.763
I can attend any meetings in the organization.	1.000	.585
The management provides security of job	1.000	.528
Management does not create fear some times.	1.000	.533
I am allowed to do for doing a high quality job.	1.000	.558
I am allowed to do creative when I deal with problems during my job.	1.000	.544

Extraction Method: Principal Component Analysis.

**Interpretation:**

Communalities represent the proportion of the variance in the original variables that is accounted for by the factor solution. The factor solution should explain at least half of each original variables variance, so the communality value for variable should be more than 0.50 or higher. We can see from the table 4.18 that majority of the communality values are more than 0.5 and nearer to 1 so it indicates validation of factor analysis.

**Table 4. 19** Total Variances Explained

Component	Initial Eigen values			Extraction sum of squared loadings			Rotation sum of squared loadings		
	Total	Percentage of Variance	Cumulative percentage	total	Percentage of Variance	Cumulative percentage	Total	% of Variance	Cumulative %
1	7.459	21.086	21.086	7.459	20.086	20.086	5.997	20.521	20.521
2	3.958	13.089	34.175	3.958	12.943	33.029	3.898	12.838	33.359
3	2.191	9.943	44.118	2.191	8.844	41.913	3.622	8.355	41.714
4	2.119	6.454	50.572	2.119	4.718	50.572	2.106	4.694	50.388
5	1.972	3.459	54.031	1.972	3.459	54.031	2.076	3.643	54.031
6	1.854	3.253	54.304						
7	1.661	2.915	57.219						
8	1.567	2.749	57.968						
9	1.516	2.660	58.628						
10	1.463	2.566	58.694						
11	1.393	2.443	58.737						
12	1.309	2.297	59.134						
13	1.217	2.134	59.268						
14	1.179	2.069	59.337						
15	1.131	1.984	59.420						
16	1.110	1.947	59.568						
17	1.096	1.922	59.990						
18	1.023	1.794	61.784						
19	.991	1.739	63.523						
20	.981	1.721	65.244						
21	.937	1.643	66.888						
22	.930	1.632	68.520						
23	.904	1.586	70.106						
24	.858	1.505	71.611						
25	.843	1.478	73.089						
26	.809	1.419	74.508						
27	.793	1.392	75.900						
28	.777	1.362	77.262						
29	.758	1.330	78.592						
30	.738	1.294	79.886						
31	.704	1.235	81.121						
32	.677	1.188	82.309						
33	.656	1.150	83.459						
34	.633	1.111	84.570						
35	.619	1.085	85.655						
36	.614	1.077	86.732						
37	.601	1.054	87.786						
38	.566	.994	88.780						
39	.537	.942	89.722						
40	.505	.886	90.607						
41	.489	.858	91.465						
42	.454	.797	92.261						
43	.435	.764	93.025						
44	.426	.748	93.773						
45	.408	.716	94.488						
46	.404	.708	95.197						

47	.383	.672	95.869						
48	.374	.657	96.525						
49	.364	.638	97.164						
50	.339	.594	97.758						
51	.297	.521	98.279						
52	.280	.492	98.771						
53	.264	.463	99.234						
54	.237	.415	99.649						
55	.222	.402	99.661						
56	.196	.392	99.863						
57	.182	.320	99.968						
58	.015	.026	99.994						
59	.003	.006	100.000						

Extraction Method: Principal Component Analysis.

From the table 4.19 we can see that SPSS output of the total variance explained by the component extracted from the input data. The 5 component explain 54.031 % of the total variance in the variables which are included in the component. So it is reasonable enough to go with the analysis. Also from the above table we can see that the Eigen values of first 5 components are more than 1.972 thus this components are significant for the analysis of as it contribute positively in the analysis.

Table 4. 20 Rotated Component Matrixes (A)

Statements	Component				
	1	2	3	4	5
I am allowed to do for doing a high quality job.	.670				
I am allowed to do creative when I deal with problems during my job.	.669				
I have authority to correct problems when they occur.	.636				
I don't need to get managements approval before I handle the problems.	.631				
I go through a big effort to change the things.	.588				
I am not free to handle job-related problems by myself.	.578				
I am free to suggest improvements to boss without fear.	.568				

I am free to make changes on my job whenever I want.	.529				
Management does share confidential matters with me.		.733			
Management is open to ideas & more Information sharing.		.709			
The management provides security of job		.614			
Management does not create fear some times.		.593			
You need to follow rules/regulation in the organization.			.597		
I am free to meet the customer's needs and demands under the banks regulations.			.557		
I have a huge control over how to do my job.			.554		
I have huge responsibility in my job.			.544		
I am encouraged to develop my way of work.				.626	
My bank provides me training when new service is offered to customers.				.582	
Bank gives us training about how to solve the customers' problems.				.501	
I know my next increment date and amount.					.572
I know my next promotion period.					.566

Extraction Method: Principal Component Analysis.  
Rotation Method: Varimax with Kaiser Normalization.

Table 4.20 is helpful to extract the relevant variables to be loaded on each factor. Researcher attributes variables which have loading more than 0.500 to a particular factor. From the above table we can see that total 21 variables are divided between 5 factors. Below table shows that factor 1 includes 8 variables. Factor 2 includes 4 variables. Factor 3 includes 4 variables. Factor 4 includes 3 variables. Factor 5 includes 2 variables.

Table 4. 21 Naming the Factors

Factor 1 (authority and participation)	Factor 2 (management support)	Factor 3 (control over job)	Factor 4 (job knowledge)	Factor 5 (reward and recognition)
I am allowed to do for doing a high quality job.	Management does share confidential matters with me.	You need to follow rules/regulation in the organization.	I am encouraged to develop my way of work.	I know my next increment date and amount.
I am allowed to do creative when I deal with problems during my job.	Management is open to ideas & more Information sharing.	I am free to meet the customer's needs and demands under the banks regulations.	My bank provides me training when new service is offered to customers.	I know my next promotion period.
I have authority to correct problems when they occur.	The management provides security of job	I have a huge control over how to do my job.	Bank gives us training about how to solve the customers' problems.	
I don't need to get managements approval before I handle the problems.	Management does not create fear some times.	I have huge responsibility in my job.		
I go through a big effort to change the things.				
I am not free to handle job-related problems by myself.				
I am free to suggest improvements to				

boss without fear.				
I am free to make changes on my job whenever I want.				

Table 4.21 shows the different variables under the same factor as well as labelling of the factors. The Five Factors were identified and labelled as: Authority & Participation, Management Support, and Control over Job, Job Knowledge and Reward & Recognition.

1. Authority and participation: The term authority refers to power given to employees to make crucial decision to produce quality output for the satisfaction of customers. Participation refers to involvement of employees in decision making process.
2. Management support: It refers to how management gives support to employees for the achievement of objectives. If management shares confidential information with employees then productivity and efficiency of employees can be improved.
3. Control over job: it refers to how employees need to follow rules and regulations in an organisation. It deals with the hoe employees are having control on delivering their services to the bank customers.
4. Job knowledge: It refers to how employees are having knowledge related to their jobs. Knowledge of employees can be gained by conducting training. It deals with the how employers are conducting training for their employees. Banks are also conducting sessions for the methods of how employees can solve the problems of their customers.
5. Reward and recognition: Employee reward systems are the programs set by the organisation to reward performances. Mainly it is conducted to motivate employees who are performing well in the organisation. Recognition is a term used in management studies to give psychological benefits to the employees.

**Table 4. 22** Reliability Test:

<b>Sr. No</b>	<b>Name of Factors</b>	<b>No of Items</b>	<b>Reliability (Cronbach's Alpha)</b>
1	Authority & Participation	05	<i>0.806</i>
2	Management Support	04	<i>0.899</i>
3	Control Over Job	04	<i>0.754</i>
4	Job Knowledge	03	<i>0.726</i>
5	Reward & Recognition	02	<i>0.702</i>

**Source: Primary Data**

Table 4.22 shows the reliability test of factors extracted from the variables. As we can see all the Cronbach alpha value is above 0.70, we can interpret that all factors of employee empowerment are reliable for the selected banks of south Gujarat.

**4.5.2 Objective 2: To check the relationship between demographic variables and employee empowerment for the employees of selected banks of south Gujarat.**

To achieve this objective, nonparametric chi square test is used by researcher to find association between different demographic factors and employee empowerment.

H1o: There is no significant association between demographic variables and employee empowerment.

H1ao: There is no significant association between sectors of the bank and employee empowerment.

**Table 4. 23** Crosstabulation Between Employee Empowerment And Sectors Of Bank

			sectors of banks			Total
			public sector bank	private sector bank	co-operative bank	
Employee empowerment	strongly disagree	Count	27	2	0	29
		Expected Count	9.7	9.7	9.7	29.0
	Disagree	Count	51	8	2	61
		Expected Count	20.3	20.3	20.3	61.0
	Neutral	Count	23	49	6	78
		Expected Count	26.0	26.0	26.0	78.0
	Agree	Count	14	56	51	121
		Expected Count	40.3	40.3	40.3	121.0
	strongly agree	Count	5	5	61	71
		Expected Count	23.7	23.7	23.7	71.0
Total		Count	120	120	120	360
		Expected Count	120.0	120.0	120.0	360.0

The table 4.23 shows the cross tabulation between sectors of the banks (public, private and cooperative) and employee empowerment composite score for the selected banks of south

Gujarat. Total numbers of items included in employee empowerment dimensions are 59. Here, composite score of all items are calculated and taken for the study to know the association between sectors of the banks and employee empowerment.

**Table 4. 24** Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	267.604(a)	8	.000

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.67.

The Table 4.24 shows the calculated value of chi square and its associated p value. The value of the chi square statistics is 267.604. Significance p value is 0.000 which is less than 0.05, indicating that sector of the bank have significant effect on different dimensions of employee empowerment or in other terms we can say that sector of the banks and employee empowerment are not independent of each other but we can say employee empowerment is dependent on sector of the banks. In this case our null hypothesis is rejected and we can say that there is a significant association between sectors of the bank and employee empowerment.

**Table 4. 25** Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.862	.000
	Cramer's V	.610	.000
N of Valid Cases		360	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

From the Table 4.25 we can say that Cramer's V value is 0.610. Hence we can interpret that there is a strong association between sector of the banks and employee empowerment.

H1bo: There is no significant association between age of the employees and employee empowerment.

**Table 4. 26 Crosstabulation Between Employee Empowerment And Age Of Employees**

			age of employees				Total
			20 to 30	31 to 40	41 to 50	51 to 60	
Employee empowerment	strongly disagree	Count	6	10	8	5	29
		Expected Count	5.1	9.7	10.6	5.1	29.0
	Disagree	Count	10	24	11	16	61
		Expected Count	7.8	20.3	22.2	10.7	61.0
	Neutral	Count	10	26	28	14	78
		Expected Count	10.0	26.0	28.4	13.7	78.0
	Agree	Count	17	37	49	18	121
		Expected Count	15.5	40.3	44.0	21.2	121.0
	strongly agree	Count	3	23	35	10	71
		Expected Count	9.1	23.7	25.8	12.4	71.0
Total		Count	46	120	131	63	360
		Expected Count	46.0	120.0	131.0	63.0	360.0

The Table 4.26 shows the cross tabulation between age of the employees and employee empowerment composite scores for the selected banks of south Gujarat.

**Table 4. 27 Chi-Square Tests**

	value	Degrees of freedom	Asymp. Sig.(2-sided)
Pearson chi-square	20.927(a)	12	.049

a 0 cells (0%) have expected count less than 5. The minimum expected count is 5.1.

The Table 4.27 shows the calculated value of chi square and its associated p value. The value of the chi square statistics is 20.92. Significance p value is 0.049 which is less than 0.05, indicating that age of the employees have significant effect on different dimensions of employee empowerment or in other terms we can say that age of the employees and employee empowerment are not independent of each other but we can say employee empowerment is

dependent on age of the employees. In this case our null hypothesis is rejected and we can say that there is a significant association between age of the employees and employee empowerment.

**Table 4. 28 Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Phi	.241	.049
	Cramer's V	.139	.049
N of Valid Cases		360	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

From the Table 4.28 we can say that Cramer's V value is 0.139. Hence we can interpret that there is a small to moderate association between age of the employees and employee empowerment.

H1co: There is no significant association between qualifications of employees and employee empowerment.

**Table 4. 29 Crosstabulation Between Employee Empowerment And Qualifications Of Employees**

			Qualification				Total
			till 12 th standard	till graduate	till post graduate	more than post graduate	
Employee empowerment	strongly disagree	Count	4	36	11	4	55
		Expected Count	5.3	34.7	6.4	8.6	55.0
	Disagree	Count	9	33	9	8	59
		Expected Count	5.7	37.2	6.9	9.2	59.0
	Neutral	Count	3	42	8	16	69
		Expected Count	6.7	43.5	8.1	10.7	69.0
	Agree	Count	9	65	8	20	102
		Expected Count	9.9	64.3	11.9	15.9	102.0
	strongly agree	Count	10	51	6	8	75

		Expected Count	7.3	47.3	8.8	11.7	75.0
Total		Count	35	227	42	56	360
		Expected Count	35.0	227.0	42.0	56.0	360.0

Table 4.29 shows the cross tabulation between education of the employees and employee empowerment composite score for the selected banks of south Gujarat.

**Table 4.30 Chi-Square Tests**

	value	Degrees of freedom	Asymp. Sig. (2-sided)
Pearson chi-square	19.670(a)	12	.044

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.35.

Table 4.30 shows the calculated value of chi square and its associated p value. The value of the chi square statistics is 19.67. Significance p value is 0.044 which is less than 0.05, indicating that education of the employees have significant effect on different dimensions of employee empowerment or in other terms we can say that education of the employees and employee empowerment are not independent of each other but we can say employee empowerment is dependent on education of the employees. In this case our null hypothesis is rejected and we can say that there is a significant association between education of the employees and employee empowerment.

**Table 4.31 Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Phi	.234	.044
	Cramer's V	.135	.044
N of Valid Cases		360	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

From the Table 4.31 we can say that Cramer's V value is 0.135. Hence we can interpret that there is a small to moderate association between education and employee empowerment.

H1do: There is no significant association between monthly salary of employees and employee empowerment.

**Table 4. 32 Crosstabulation Between Employee Empowerment And Monthly Salary Of Employees**

			monthly salary of employees					Total	
			less than 10000 per month	between 10001 to 20000	between 20001 to 30000	between 30001 to 40000	between 40001 to 50000	above 50000 per month	
Employee empowerment	strongly disagree	Count	8	6	12	10	8	10	54
		Expected Count	11.0	11.1	10.5	7.1	7.2	7.2	54.0
	Disagree	Count	11	20	11	10	4	13	69
		Expected Count	14.0	14.2	13.4	9.0	9.2	9.2	69.0
	Neutral	Count	13	18	18	15	16	10	90
		Expected Count	18.3	18.5	17.5	11.8	12.0	12.0	90.0
	Agree	Count	17	17	14	6	14	8	76
		Expected Count	15.4	15.6	14.8	9.9	10.1	10.1	76.0
	strongly agree	Count	24	13	15	6	6	7	71
		Expected Count	14.4	14.6	13.8	9.3	9.5	9.5	71.0
Total		Count	73	74	70	47	48	48	360
		Expected Count	73.0	74.0	70.0	47.0	48.0	48.0	360.0

Table 4.32 shows the cross tabulation between monthly salary of the employees and employee empowerment composite scores for the selected banks of south Gujarat.

**Table 4. 33 Chi-Square Tests**

	value	Degrees of freedom	Asymp. Sig. (2-sided)
Pearson chi-square	31.496(a)	20	.049

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.05.

Table 4.33 shows the calculated value of chi square and its associated p value. The value of the chi square statistics is 31.496. Significance p value is 0.049 which is less than 0.05, indicating that monthly salary of the employees have significant effect on different dimensions of employee empowerment or in other terms we can say that monthly salary of the employees and employee empowerment are not independent of each other but we can say employee empowerment is dependent on monthly salary of the employees. In this case our null hypothesis is rejected and we can say that there is a significant association between monthly salary of employees and employee empowerment.

**Table 4. 34 Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Phi	.296	.049
	Cramer's V	.148	.049
N of Valid Cases		360	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

From the Table 4.34 we can say that Cramer's V value is 0.148. Hence we can interpret that there is a small to moderate association between monthly salary of the employees and employee empowerment.

H1e0: There is no significant association between experience of the employees and employee empowerment.

**Table 4. 35 Crosstabulation Between Employee Empowerment And Experience Of Employees**

			Experience					Total
			less than 5 years	5 to 10 years	10 to 15 years	15 to 20 years	more than 20 years	less than 5 years
Employee empowerment	strongly disagree	Count	15	8	5	7	10	45
		Expected Count	18.9	9.1	5.6	5	6.9	45.0
	Disagree	Count	44	21	10	13	18	106
		Expected Count	44.5	21.5	13.3	10.6	16.2	106.0
	Neutral	Count	24	13	7	4	12	60
		Expected Count	25.2	12.2	7.5	6.0	9.2	60.0
	Agree	Count	42	21	16	5	9	93
		Expected Count	39.0	18.9	11.6	9.3	14.2	93.0
	strongly agree	Count	26	10	7	7	6	56
		Expected Count	23.5	11.4	7.0	5.6	8.6	56.0
Total		Count	151	73	45	36	55	360
		Expected Count	151.0	73.0	45.0	36.0	55.0	360.0

The Table 4.35 shows the cross tabulation between Experience of the employees and employee empowerment composite scores for the selected banks of south Gujarat.

**Table 4. 36 Chi-Square Tests**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.618(a)	16	.553

a 0 cells (0%) have expected count less than 5. The minimum expected count is 5.0

Table 4.36 shows the calculated value of chi square and its associated p value. The value of the chi square statistics is 14.61. Significance p value is 0.553 which is more than 0.05, indicating that experience of the employees has no significant effect on different dimensions of employee empowerment or in other terms we can say that experience of the employees and employee empowerment are independent of each other, we can say employee empowerment is not dependent on experience of the employees. In this case our null hypothesis is accepted and we can say that there is no significant association between experience of the employees and employee empowerment.

**Table 4. 37 Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Phi	.202	.553
	Cramer's V	.101	.553
N of Valid Cases		360	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

From the Table 4.37 we can say that Cramer's V value is 0.101 which is very low and p value is also above 0.05, i.e. 0.553. Hence we can interpret that there is no association between experience of employees and employee empowerment.

H1fo: There is no significant association between training and employee empowerment.

**Table 4. 38 Crosstabulation Between Employee Empowerment And Training**

			Training		Total
			Yes	No	
Employee empowerment dimensions	strongly disagree	Count	25	4	29
		Expected Count	23.8	5.2	29.0
	Disagree	Count	44	17	61
		Expected Count	50.2	10.8	61.0
	Neutral	Count	72	6	78
		Expected Count	64.1	13.9	78.0
	Agree	Count	103	18	121
		Expected Count	99.5	21.5	121.0

	strongly agree	Count	52	19	71
		Expected Count	58.4	12.6	71.0
Total		Count	296	64	360
		Expected Count	296.0	64.0	360.0

Table 4.38 shows the cross tabulation between training and employee empowerment for the selected banks of south Gujarat.

**Table 4. 39 Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.609(a)	4	.006

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.16.

Table 4.39 shows the calculated value of chi square and its associated p value. The value of the chi square statistics is 14.609. Significance p value is 0.006 which is less than 0.05, indicating that training has significant effect on different dimensions of employee empowerment or in other terms we can say that training and employee empowerment are not independent of each other but we can say employee empowerment is dependent on training. In this case our null hypothesis is rejected and we can say that there is a significant association between training and employee empowerment.

**Table 4. 40 Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Phi	.201	.006
	Cramer's V	.201	.006
N of Valid Cases		360	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

From the Table 4.40 we can say that Cramer's V value is 0.201. Hence we can interpret that there is a moderate to high association between training and employee empowerment.

**4.5.3 Objective 3: To check the relationship between demographic variables and customer satisfaction for the employees of selected banks of south Gujarat.**

To achieve this objective, nonparametric chi square test is used by researcher to find association between different demographic factors and customer satisfaction.

H2o: There is no significant association between demographic variables and customer satisfaction.

H2ao: There is no significant association between sectors of the bank and customer satisfaction.

**Table 4. 41 Crosstabulation Between Customer Satisfaction And Sector Of Banks**

			Sectors of bank			Total
			public sector bank	private sector bank	co-operative bank	
Customer satisfaction	Strongly disagree	Count	4	6	61	71
		Expected Count	23.7	23.7	23.7	71.0
	Disagree	Count	14	55	51	120
		Expected Count	40.0	40.0	40.0	120.0
	Neutral	Count	24	49	6	79
		Expected Count	26.3	26.3	26.3	79.0
	Agree	Count	51	8	2	61
		Expected Count	20.3	20.3	20.3	61.0
	Strongly agree	Count	27	2	0	29
		Expected Count	9.7	9.7	9.7	29.0
Total		Count	120	120	120	360
		Expected Count	120.0	120.0	120.0	360.0

Table 4.41 shows the cross tabulation between sector of the banks and customer satisfaction composite scores for the selected banks of south Gujarat.

**Table 4. 42 Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	266.480(a)	8	.000

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.67.

Table 4.42 shows the calculated value of chi square and its associated p value. The value of the chi square statistics is 14.609. Significance p value is 0.000 which is less than 0.05, indicating that sector of the bank have significant effect on different dimensions of customer satisfaction or in other terms we can say that sector of the bank and customer satisfaction are not independent of each other but we can say customer satisfaction is dependent on sector of the bank. In this case our null hypothesis is rejected and we can say that there is a significant association between sectors of the banks and customer satisfaction.

**Table 4. 43 Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Phi	.860	.000
	Cramer's V	.608	.000
N of Valid Cases		360	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

From the Table 4.43 we can say that Cramer's V value is 0.608 and p value is also 0.000 which is less than 0.05. Hence we can interpret that there is a very strong association between sector of the banks and customer satisfaction.

H2bo: There is no significant association between age of the customers and customer satisfaction.

**Table 4. 44 Crosstabulation Between Customer Satisfaction And Age Of Customers**

			Age of customers					Total	
			20 to 30	31 to 40	41 to 50	51 to 60	more than 60	less than 20	
Customer satisfaction	strongly disagree	Count	15	1	7	6	10	3	42
		Expected Count	8.1	7.4	6.1	5.3	10.7	5.2	42.0
	Disagree	Count	19	25	14	11	27	7	103
		Expected Count	19.7	18.0	14.9	12.9	26.3	11.2	103.0
	Neutral	Count	9	14	5	5	19	6	58
		Expected Count	11.1	10.2	8.4	7.3	14.8	6.3	58.0
	Agree	Count	16	14	14	12	24	13	93
		Expected Count	17.8	16.3	13.4	11.6	23.8	10.1	93.0
	strongly agree	Count	10	9	12	11	12	10	64
		Expected Count	12.3	11.2	9.2	8.0	16.4	6.9	64.0
Total		Count	69	63	52	45	92	39	360
		Expected Count	69.0	63.0	52.0	45.0	92.0	39.0	360.0

Table 4.44 shows the cross tabulation between age of the customer and customer satisfaction composite scores for the selected banks of south Gujarat.

**Table 4. 45 Chi-square tests**

	value	Degrees of freedom	Asymp. Sig. (2-sided)
Pearson chi-square	28.754(a)	20	.093

a 0 cells (0%) have expected count less than 5. The minimum expected count is 5.2.

Table 4.45 shows the calculated value of chi square and its associated p value. The value of the chi square statistics is 28.75. Significance p value is 0.093 which is more than 0.05, indicating that age of the customer have no significant effect on different dimensions of

customer satisfaction or in other terms we can say that age of the customer and customer satisfaction are independent of each other but we can say customer satisfaction is not dependent on age of the customer. In this case our null hypothesis is accepted and we can say that there is no significant association between age of the customer and customer satisfaction.

**Table 4. 46 Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Phi	.283	.093
	Cramer's V	.141	.093
N of Valid Cases		360	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

From the Table 4.46 we can say that Cramer's V value is 0.141 and p value is also 0.093 which is more than 0.05. Hence we can interpret that there is no association between age of the customer and customer satisfaction.

H2co: There is no significant association between education of customers and customer satisfaction.

**Table 4. 47 Crosstabulation Between Customer Satisfaction And Education Of Customers**

			Education of customers				Total
			till 12 th standard	till graduate	till post graduate	more than post graduate	
Customer satisfaction	Strongly disagree	Count	8	8	6	4	28
		Expected Count	5.6	10.6	5.6	5.3	28.0
	disagree	Count	10	36	3	14	63
		Expected Count	9.1	36.9	9.1	7.9	63.0
	neutral	Count	18	43	15	11	87
		Expected Count	12.6	51.0	12.6	10.9	87.0
	agree	Count	5	83	19	12	119
		Expected Count	15.3	75.6	15.3	13.1	119.0
	Strongest agree	Count	11	41	9	2	63

		Expected Count	9.1	36.9	9.1	7.9	63.0
Total		Count	52	211	52	45	360
		Expected Count	52.0	211.0	52.0	45.0	360.0

Table 4.47 shows the cross tabulation between education of customers and customer satisfaction composite scores for the selected banks of south Gujarat.

**Table 4. 48 Chi-Square Tests**

	value	Degrees of freedom	Asymp. Sig. (2-sided)
Pearson chi-square	29.382(a)	12	.003

a 0 cells (0%) have expected count less than 5. The minimum expected count is 5.3.

Table 4.48 shows the calculated value of chi square and its associated p value. The value of the chi square statistics is 29.382. Significance p value is 0.003 which is less than 0.05, indicating that education of customers have significant effect on different dimensions of customer satisfaction or in other terms we can say that education of customers and customer satisfaction are not independent of each other but we can say customer satisfaction is dependent on education of customers. In this case our null hypothesis is rejected and we can say that there is a significant association between education of customers and customer satisfaction.

**Table 4. 49 Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Phi	.286	.003
	Cramer's V	.165	.003

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

From the Table 4.49 we can say that Cramer's V value is 0.165 and p value is also 0.003 which is less than 0.05. Hence we can interpret that there is a moderate to high association between education of customers and customer satisfaction

H2do: There is no significant association between occupation of customers and customer satisfaction.

**Table 4. 50 Crosstabulation Between Customer Satisfaction And Occupation Of Customers**

		Occupation of customers					Total	
			private employees	self employed	govt employees	students	others	private employees
Customer satisfaction	strongly disagree	Count	17	5	13	4	4	43
		Expected Count	13.9	6.5	11.9	5.4	5.4	43.0
	disagree	Count	32	18	23	11	12	96
		Expected Count	30.9	14.4	26.7	12.0	12.0	96.0
	Neutral	Count	18	8	18	12	10	66
		Expected Count	21.3	9.9	18.3	8.3	8.3	66.0
	Agree	Count	34	13	29	9	15	100
		Expected Count	32.2	15.0	27.8	12.5	12.5	100.0
	strongly agree	Count	15	10	17	9	4	55
		Expected Count	17.7	8.3	15.3	6.9	6.9	55.0
Total		Count	116	54	100	45	45	360
		Expected Count	116.0	54.0	100.0	45.0	45.0	360.0

The table 4.50 shows the cross tabulation between occupation of the customer and customer satisfaction for the selected banks of south Gujarat.

**Table 4. 51 Chi-Square Tests**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.050(a)	16	.806

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.38.

Table 4.51 shows the calculated value of chi square and its associated p value. The value of the chi square statistics is 11.05. Significance p value is 0.806 which is more than 0.05, indicating that occupation of the customer have no significant effect on different dimensions of customer satisfaction or in other terms we can say that occupation of the customer and customer satisfaction are independent of each other but we can say customer satisfaction is not

dependent on occupation of the customer. In this case our null hypothesis is accepted and we can say that there is no significant association between occupation of the customer and customer satisfaction.

**Table 4. 52 Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Phi	.175	.806
	Cramer's V	.088	.806
N of Valid Cases		360	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

From the Table 4.52 we can say that Cramer's V value is 0.088 which is very low and p value is also 0.806 which is more than 0.05. Hence we can interpret that there is no association between occupation of the customer and customer satisfaction.

H2eo: There is no significant association between gender and customer satisfaction.

**Table 4. 53 Crosstabulation Between Customer Satisfaction And Gender**

		Gender of customers		Total	
			male	female	
Customer satisfaction	strongly disagree	Count	24	7	31
		Expected Count	22.3	8.7	31.0
	Disagree	Count	44	22	66
		Expected Count	47.5	18.5	66.0
	Neutral	Count	38	11	49
		Expected Count	35.3	13.7	49.0
	Agree	Count	99	43	142
		Expected Count	102.2	39.8	142.0
	strongly agree	Count	54	18	72
		Expected Count	51.8	20.2	72.0
Total		Count	259	101	360
		Expected Count	259.0	101.0	360.0

Table 4.53 above shows the cross tabulation between gender of the customer and customer satisfaction composite scores for the selected banks of south Gujarat.

**Table 4. 54 Chi-Square Tests**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.816(a)	4	.589

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.70.

Table 4.54 shows the calculated value of chi square and its associated p value. The value of the chi square statistics is 2.816. Significance p value is 0.589 which is more than 0.05, indicating that gender of the customer have no significant effect on different dimensions of customer satisfaction or in other terms we can say that gender of the customer and customer satisfaction are independent of each other but we can say customer satisfaction is not dependent on gender of the customer. In this case our null hypothesis is accepted and we can say that there is no significant association between gender of the customer and customer satisfaction .

**Table 4. 55 Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Phi	.088	.589
	Cramer's V	.088	.589
N of Valid Cases		360	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

From the Table 4.55 we can say that Cramer's V value is 0.088 which is very low and p value is also 0.589 which is more than 0.05. Hence we can interpret that there is no association between gender of the customers and customer satisfaction.

#### **4.5.4 Objective 4: To assess reliability and validity of all dimensions of employee empowerment with the help of construct measurement technique.**

The purpose of this type of analysis is to check suitability of each and every dimension of all factors of employee empowerment. Analysis is also important to check reliability of all dimensions of all factors is reasonable or not. Those dimensions which are having less factor loadings have to be removed from the study to measure impact of employee empowerment on customer satisfaction. Later part of the analysis needed to use confirmatory factor analysis and structural equation modelling to measure causal effect of employee empowerment on customer satisfaction. According to Widaman and Thompson (2003), MacCallum (2006) and Marsh (2005), the fit statistics does not guarantee meaningful model. For the meaningful models researcher need to check reliability and validity of the dimensions. Researcher needs to check study includes correct variables or not. Therefore, it is meaning to include this type of analysis in the study.

#### **Construct measurement for employee empowerment:**

H0: All the dimensions of employee empowerment (authority and participation, management supports, control over job, job knowledge and reward & recognition) are not reliable and valid for the selected banks of south Gujarat.

H1: All the dimensions of employee empowerment (authority and participation, management supports, control over job, job knowledge and reward & recognition.) are reliable and valid for the selected banks of south Gujarat.

Employee empowerment: All the five factors extracted from the factor analysis are reviewed as below. The next step is to check reliability and validity of all variables under each factor.

Factors of employee empowerment:

### 1. Authority and Participation

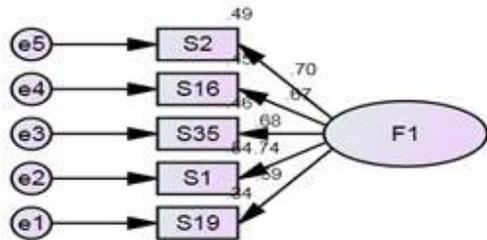


Figure 4. 15 AUTHORITIES AND PARTICIPATION

Table 4. 56 Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P	Label
S19	<---	F1	1.000				
S1	<---	F1	1.237	.126	9.793	***	par_1
S35	<---	F1	1.134	.121	9.343	***	par_2
S16	<---	F1	1.243	.133	9.321	***	par_3
S2	<---	F1	1.198	.125	9.555	***	par_4

Table 4. 57 Standardized Regression Weights; (Group Number 1- Default Model)

			Estimate
S19	<---	F1	.887
S1	<---	F1	.735
S35	<---	F1	.676
S16	<---	F1	.673
S2	<---	F1	.702

S1, S2, S16, S19 and S35 represent statements of structured questionnaire included in current study to measure authority and participation. e1 to e5 represents error term of measurement. Figure 4.15 describes the factor loadings of observed variables to measure reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

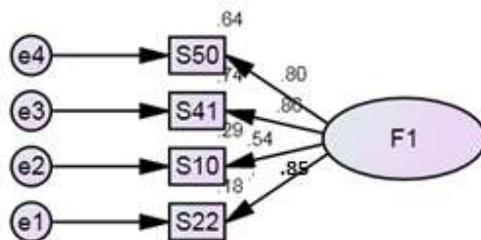
**Table 4. 58** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
S2	.493
S16	.453
S35	.457
S1	.540
S19	.345

According to Cohen (1992), R<sup>2</sup> value 0.12 or below indicates low fit, 0.13 to 0.25 value indicates medium fit and 0.26 and above value indicates high fit effect size for the study related to arts, humanities and social science. Table 4.58, the R<sup>2</sup> (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .34 to .54 i.e. 34% to 54%). We could also say that the estimated reliability of all items of authority and participation is reasonably good.

Based on the result obtained, it is evident that the model is well supported, thus we can conclude that all dimensions are highly suited for measuring authority and participation.

## 2. Management Supports



**Figure 4. 16** MANAGEMENT SUPPORTS

**Table 4. 59** Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
S22	<---	F1	1.000				
S10	<---	F1	1.122	.174	6.465	***	par_1
S41	<---	F1	1.769	.239	7.388	***	par_2
S50	<---	F1	1.703	.229	7.424	***	par_3

**Table 4. 60** Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
S22	<---	F1	.856
S10	<---	F1	.538
S41	<---	F1	.859
S50	<---	F1	.799

S22, S10, S41 and S50 represent statements of structured questionnaire included in current study to measure management supports. e1 to e4 represents error term of measurement. Figure 4.16 describes the factor loadings of observed variables to measure reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

**Table 4. 61** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
S50	.638
S41	.739
S10	.289
S22	.178

According to cohen (1992), R2 value 0.12 or below indicates low fit, 0.13 to 0.25 value indicates medium fit and 0.26 and above value indicates high fit effect size for the study related to arts, humanities and social science. Table 4.61, the R2 (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .17 to .63 i.e. 17% to 63%). We could also say that the estimated reliability of all items of management supports is moderately good.

Based on the result obtained, it is evident that that the model is well supported, thus we can conclude that all dimensions of management supports to be moderately suited for measuring employee empowerment.

### 3. Controls Over Job

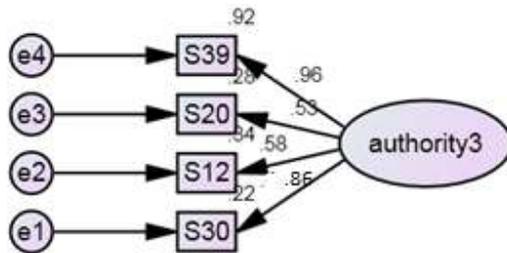


Figure 4. 17 CONTROL OVER JOB

Table 4. 62 Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P
S30	<---	authority3	1.000			
S12	<---	authority3	1.070	.137	7.827	***
S20	<---	authority3	1.135	.154	7.366	***
S39	<---	authority3	2.417	.312	7.738	***

Table 4. 63 Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
S30	<---	authority3	.862
S12	<---	authority3	.584
S20	<---	authority3	.525
S39	<---	authority3	.957

S30, S12, S20 and S39 represent statements of structured questionnaire included in current study to measure dimension control over job. e1 to e4 represents error term of measurement. Figure 4.17 describes the factor loadings of observed variables to measure reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

Table 4. 64 Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
S39	.916
S20	.276
S12	.342
S30	.224

According to Cohen (1992), R<sup>2</sup> value 0.12 or below indicates low fit, 0.13 to 0.25 value indicates medium fit and 0.26 and above value indicates high fit effect size for the study related to arts, humanities and social science. Table 4.64, the R<sup>2</sup> (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .22 to .91 i.e. 22% to 91%). We could say that the estimated reliability of all items of Controls over job is reasonable good.

Based on the result obtained, it is evident that that the model is well supported, thus we can conclude that all dimensions of controls over job to be highly suited for measuring employee empowerment.

#### 4. Job Knowledge

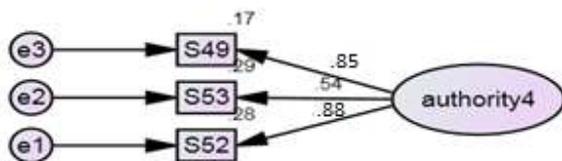


Figure 4. 18 JOB KNOWLEDGE

Table 4. 65 Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P
S52	<---	authority4	1.000			
S53	<---	authority4	.880	.224	5.234	***
S49	<---	authority4	.684	.157	4.368	***

Table 4. 66 Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
S52	<---	authority4	.882
S53	<---	authority4	.536
S49	<---	authority4	.851

S52, S53 and S49 represent statements of structured questionnaire included in current study to measure job knowledge. e1 to e3 represents error term of measurement. Figure 4.18 describes the factor loadings of observed variables to measure reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

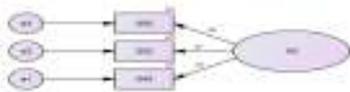
**Table 4. 67** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
S49	.167
S53	.287
S52	.283

According to Cohen (1992), R<sup>2</sup> value 0.12 or below indicates low fit, 0.13 to 0.25 value indicates medium fit and 0.26 and above value indicates high fit effect size for the study related to arts, humanities and social science. Table 4.67, the R<sup>2</sup> (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .16 to .28 i.e. 16% to 28%). We could also say that the estimated reliability of all items of job knowledge is moderately good.

Based on the result obtained, it is evident that that the model is well supported, thus we can conclude that all dimensions of job knowledge appear to be moderately suited for measuring employee empowerment.

## 5. Reward And Recognition



**Figure 4. 19** REWARD AND RECOGNITION

**Table 4. 68 Regression Weights: (Group Number 1- Default Model)**

			Estimates	S.E.	C.R.	P
S45	<---	F1	1.000			
S50	<---	F1	.349	.320	.091	.002
S55	<---	F1	.155	.700	.283	.000

S45, S50 and S55 represent statements of structured questionnaire included in current study to measure reward and recognition. e1 to e3 represents error term of measurement. Figure 4.19 describes the factor loadings of observed variables to measure reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

**Table 4. 69 Standardized Regression Weights: (Group Number 1- Default Model)**

			Estimates
S45	<---	F1	.721
S50	<---	F1	.066
S55	<---	F1	.905

**Table 4. 70 Squared Multiple Correlations: (Group number 1 - Default model)**

	Estimate
S55	.818
S50	.004
S45	.249

According to Cohen (1992), R<sup>2</sup> value 0.12 or below indicates low fit, 0.13 to 0.25 value indicates medium fit and 0.26 and above value indicates high fit effect size for the study related to arts, humanities and social science. In table 4.70, statement 50 is having very low R<sup>2</sup> value so it can be eliminated for the further study. Hence remaining R<sup>2</sup> (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .24 to .81 i.e. 24% to

81%). It means that item taps the same values dimension. We could also say that the estimated reliability of all items of reward and recognition is reasonable good.

Based on the result obtained, it is evident that that the model is well supported, thus we can conclude that all dimensions of reward and recognition appear to be highly suited for measuring employee empowerment.

### Validity & Reliability Check,

Table 4. 71 Convergent Validity

CONVERGENT VALIDITY				
Construct: Employee Empowerment	Item	Item Loadings	Composite Reliability (CR)	Average Variance Extracted (AVE)
Authority and participation	S 2	0.702	0.8165	0.5452
	S 16	0.673		
	S 35	0.676		
	S 1	0.735		
	S 19	0.887		
Management supports	S 50	0.799	0.7685	0.5994
	S 41	0.859		
	S 10	0.538		
	S 22	0.856		
Control over job	S 39	0.957	0.7953	0.5687
	S 20	0.525		
	S 12	0.584		
	S 30	0.862		
Job knowledge	S 49	0.851		

	S 53	0.536	0.7695	0.5960
	S 52	0.882		
Reward and recognition	S 45	0.721	0.7102	0.6694
	S 55	0.905		

### Converge Validity

According to Hair (2006), items that are indicators of a specific construct should share a high proportion of variance called as convergent validity. If loading is greater than 0.5 on each factor, there is a converge validity (Hair, 2006). It is clear from the Table 4.71 that item loadings of all the five factors are 0.5 or higher than 0.5, which indicates that these factors converge on a common point on Latent Variable. This confirms the convergent validity at a significant level of 0.05.

Composite reliability of all the five observed variables is higher than 0.7 which indicates that the factor structure has a good reliability. The final component of convergent validity is Average Variance Extracted (AVE). AVE calculated for all factors is greater than 0.50 which indicates that more than half of the variance is explained by each construct. Item loading, construct reliability and AVE confirm the convergent validity of the factor structure.

**Table 4.72** Discriminant Validity

<b>Table 4.13: DISCRIMINANT VALIDITY</b>			
		<b>Average AVE of two Constructs</b>	<b>Correlation Value</b>
F1	↔ F2	0.5724	0.332
F1	↔ F3	0.5569	0.412
F1	↔ F4	0.5706	0.349
F1	↔ F5	0.6073	0.311
F2	↔ F3	0.5840	0.334
F2	↔ F4	0.5977	0.322
F2	↔ F5	0.6344	0.309
F3	↔ F4	0.5823	0.340
F3	↔ F5	0.6190	0.313
F4	↔ F5	0.6327	0.310

Discriminant validity is the degree to which one construct is truly different from the other construct. According to Hair (2006), Average AVE of two construct must be greater than the correlation value to satisfy the condition of discriminant validity. In the above shown Table 4.72 the average AVE value and correlation values of all constructs satisfy the condition, hence it can be concluded that discriminant validity of the factor structure is confirmed.

### Reliability Test Using Cronbach Alpha:

Table 4. 73 Reliability Tests

Sr. No	Name of Factors	No of Items	Reliability (Cronbach's Alpha)
1	Authority & Participation	05	0.806
2	Management Support	04	0.899
3	Control Over Job	04	0.754
4	Job Knowledge	03	0.726
5	Reward & Recognition	02	0.702

Table 4.73 shows the reliability test of factors extracted from the variables. As we can see all the Cronbach alpha value is above 0.70, we can interpret that all factors of employee empowerment are reliable for the selected banks of south Gujarat.

Hence, it is clear from the above test that null hypothesis is rejected and concluded that all the factors of employee empowerment are reliable and valid for the selected banks of south Gujarat.

#### **4.5.5 Objective 5: To assess reliability and validity of all dimensions of customer satisfaction with the help of construct measurement technique.**

The purpose of analysis is to check suitability of each and every dimension of all factors of customer satisfaction. Analysis is necessary to check reliability of all dimensions of all factors is reasonable or not. Dimensions having less factor loadings are removed from the further study. Later part of analysis needed to use confirmatory factor analysis and structural equation modelling to measure causal effect of employee empowerment on customer satisfaction. The fit statistics does not give guarantee of a meaningful model. For the meaningful model, researcher needs to check reliability and validity of dimensions. Researcher needs to check that study includes right variable to define customer satisfaction or not. Therefore, this type of analysis plays very important role.

Construct measurement for customer satisfaction:

H0: All the dimensions of customer satisfaction (personnel, products, image, services and access) are not reliable and valid for the selected banks of south Gujarat.

H1: All the dimensions of customer satisfaction (personnel, products, image, services and access) are reliable and valid for the selected banks of south Gujarat.

## 1. personnel

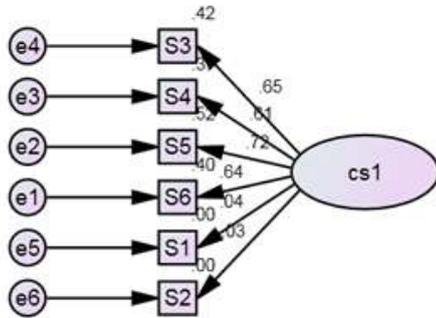


Figure 4. 20 PERSONNEL

Table 4. 74 Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P	Label
S6	<---	cs1	1.000				
S5	<---	cs1	1.177	.127	9.255	***	
S4	<---	cs1	.873	.102	8.542	***	
S3	<---	cs1	1.029	.116	8.857	***	
S1	<---	cs1	.040	.063	.641	.521	
S2	<---	cs1	.025	.056	.450	.653	

Table 4. 75 Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
S6	<---	cs1	.636
S5	<---	cs1	.722
S4	<---	cs1	.609
S3	<---	cs1	.646
S1	<---	cs1	.039
S2	<---	cs1	.027

S1 to S6 represents statements of structured questionnaire included in current study to measure personnel factor. e1 to e6 represents error term of measurement. Above tables describe the factor loadings of observed variables are reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998) excluding s1 and s2. Looking to their significance level 0.05 in above, the regression weights is significant. To improve the statistics it is necessary to remove s1 and s2 for further analysis.

**Table 4. 76** Squared Multiple Correlations: (Group number 1 - Default model)

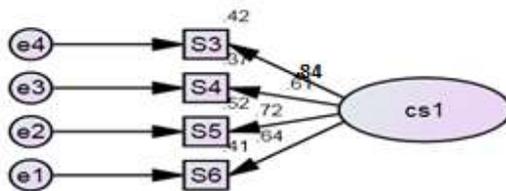
	Estimate
S2	.001
S1	.002
S3	.418
S4	.371
S5	.521
S6	.404

According to cohen(1992) , R2 value 0.12 or below indicates low fit, 0.13 to 0.25 value indicates medium fit and 0.26 above value indicates high fit effect size for the study related to arts, humanities and social science. Table 4.76, the R2 (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance after removing S1 and S2 between .37 to .52 i.e. 37% to 52%. It means that item taps the same values dimension. We could also say that the estimated reliability of all items of personnel is highly good.

Based on the result obtained, it is evident that that the model is well supported, thus we can conclude that all dimensions of personnel appear to be highly suited for measuring Customer satisfaction.

Here, researcher again needs to run model after removing s1 and s2 from the statistics to improve validity and reliability of all dimensions of customer satisfaction.

### 1.1 personnel



**Figure 4. 21** PERSONNEL MODIFIED

**Table 4. 77** Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P
S6	<---	cs1	1.000			
S5	<---	cs1	1.174	.127	9.263	***
S4	<---	cs1	.872	.102	8.554	***
S3	<---	cs1	1.024	.116	8.858	***

**Table 4. 78** Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
S6	<---	cs1	.637
S5	<---	cs1	.721
S4	<---	cs1	.610
S3	<---	cs1	.840

We can see from the Figure 4.21 that there is a significant improvement in statistics after removing S1 and S2 from the analysis. Above describe the factor loadings of observed variables are reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

**Table 4. 79** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
S3	.416
S4	.372
S5	.520
S6	.406

In addition to above Table 4.79, the R2 (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .37 to .52 i.e. 37% to 52%). It means that item taps the same values dimension. We could also say that the estimated reliability of all items of personnel is highly good.

Based on the result obtained, it is evident that that the model is well supported, thus we can conclude that all dimensions of personnel appear to be highly suited for measuring Customer satisfaction.

## 2. Products

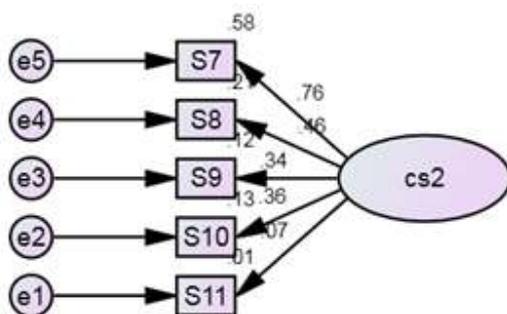


Figure 4. 22 PRODUCTS

Table 4. 80 Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P	Label
S11	<---	F1	1.000				
S10	<---	F1	3.986	3.723	1.071	.284	
S9	<---	F1	4.512	4.220	1.069	.285	
S8	<---	F1	6.770	6.278	1.078	.281	
S7	<---	F1	9.191	8.565	1.073	.283	

Table 4. 81 Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
S11	<---	F1	.071
S10	<---	F1	.356
S9	<---	F1	.345
S8	<---	F1	.458
S7	<---	F1	.759

S7 to S11 represents statement of structured questionnaire included in current study to measure products. e1 to e5 represents error term of measurements. Above describe the factor loadings of observed variables are reliability estimates of individual construct. All the factor loadings

are above suggested limit of .50 by Kline (1998) excluding S11. Looking to their significance level 0.05 in above, the regression weights is significant. To improve the statistics it is necessary to remove s11 for further analysis.

**Table 4. 82** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
S7	.576
S8	.210
S9	.119
S10	.127
S11	.005

According to cohen (1992), R2 value 0.12 or below indicates low fit, 0.13 to 0.25 value indicates medium fit and 0.26 above value indicates high fit effect size for the study related to arts, humanities and social science. Table 4.82, the R2 (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance after removing S11 is between .11 to .57 i.e. 11% to 57%. It means that item taps the same values dimension. We could also say that the estimated reliability of all items of products is moderately good.

Based on the result obtained, it is evident that that the model is moderately supported, thus we can conclude that all dimensions of products appear to be moderately suited for measuring Customer satisfaction.

Here, researcher again needs to run model after removing s11 from the statistics to improve validity and reliability of all dimensions of customer satisfaction.

## 2.1 products

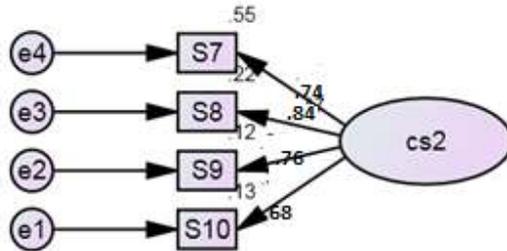


Figure 4. 23 PRODUCTS MODIFIED

Table 4. 83 Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P	Label
S10	<---	F1	1.000				
S9	<---	F1	1.114	.282	3.950	***	
S8	<---	F1	1.700	.374	4.543	***	
S7	<---	F1	2.190	.530	4.130	***	

Table 4. 84 Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
S10	<---	F1	.682
S9	<---	F1	.763
S8	<---	F1	.842
S7	<---	F1	.739

We can see from the Figure 4.23 that there is a significant improvement in statistics after removing S11 from the analysis. Above describe the factor loadings of observed variables are reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

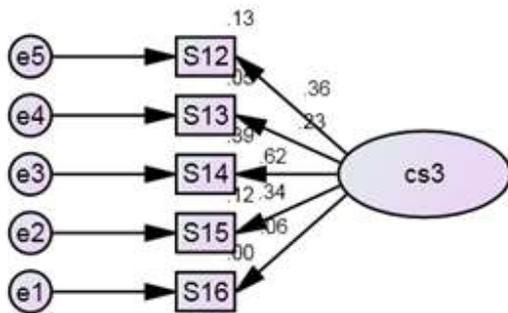
**Table 4. 85** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
S7	.546
S8	.221
S9	.121
S10	.133

In addition to above Table 4.85, the R<sup>2</sup> (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .12 to .54 i.e. 12% to 54%). It means that item taps the same values dimension. We could also say that the estimated reliability of all items of products is moderately good.

Based on the result obtained, it is evident that that the model is moderately supported, thus we can conclude that all dimensions of products appear to be moderately suited for measuring Customer satisfaction.

### 3 IMAGE



**Figure 4. 24** IMAGE

**Table 4. 86** Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P	Label
S16	<---	F1	1.000				
S15	<---	F1	8.108	10.808	.750	.453	
S14	<---	F1	14.341	19.221	.746	.456	
S13	<---	F1	5.861	7.946	.738	.461	
S12	<---	F1	10.066	13.401	.751	.453	

**Table 4. 87** Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
S16	<---	F1	.057
S15	<---	F1	.341
S14	<---	F1	.623
S13	<---	F1	.225
S12	<---	F1	.360

S12 to S16 represents statements in structured questionnaire to represent image. e1 to e5 represents error term of measurements. Above describe the factor loadings of observed variables are reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998) apart from S16. Looking to their significance level 0.05 in above, the regression weights is significant. To improve the statistics it is necessary to remove s16 for further analysis.

**Table 4. 88** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
S12	.130
S13	.551
S14	.388
S15	.117
S16	.003

According to Cohen (1992), R<sup>2</sup> value 0.12 or below indicates low fit, 0.13 to 0.25 value indicates medium fit and 0.26 above value indicates high fit effect size for the study related to arts, humanities and social science. Table 4.88, the R<sup>2</sup> (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance after removing S16 is between .11 to .55 i.e. 11% to 55%. It means that item taps the same values dimension. We could also say that the estimated reliability of all items of image is moderately good.

Based on the result obtained, it is evident that the model is moderately supported, thus we can conclude that all dimensions of image appear to be moderately suited for measuring Customer satisfaction.

Here, researcher again needs to run model after removing s16 from the statistics to improve validity and reliability of all dimensions of customer satisfaction.

### 3.1 IMAGE

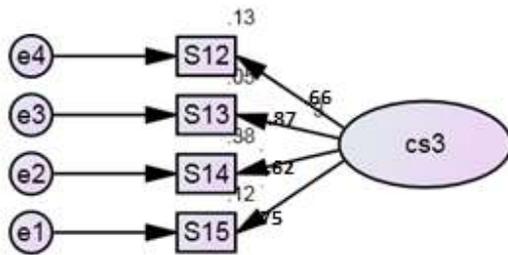


Figure 4. 25 IMAGE MODIFIED

Table 4. 89 Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P
S15	<---	F1	1.000			
S14	<---	F1	1.747	.647	2.701	.007
S13	<---	F1	-.735	.294	-2.500	.012
S12	<---	F1	-1.232	.386	-3.188	.001

Table 4. 90 Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
S15	<---	F1	.752
S14	<---	F1	.625
S13	<---	F1	.874
S12	<---	F1	.662

We can see from the Figure 4.25 that there is a significant improvement in statistics after removing S16 from the analysis. Above describe the factor loadings of observed variables are reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

**Table 4. 91** Squared Multiple Correlations: (Group number 1 - Default model)

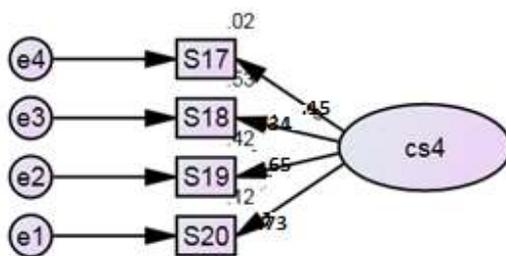
	Estimate
S12	.129
S13	.553
S14	.383
S15	.118

In addition to above Table 4.91, the R2 (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .11 to .55 i.e. 11% to 55%). It means that item taps the same values dimension. We could also say that the estimated reliability of all items of image is moderately good.

Based on the result obtained, it is evident that that the model is moderately supported, thus we can conclude that all dimensions of image appear to be moderately suited for measuring Customer satisfaction.

## 4 SERVICES

**Figure 4. 26** SERVICES



**Table 4. 92** Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P	Label
S20	<---	F1	1.000				
S19	<---	F1	1.725	.371	4.649	***	
S18	<---	F1	2.083	.481	4.332	***	
S17	<---	F1	.469	.215	2.181	.029	

**Table 4. 93** Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
S20	<---	F1	.730
S19	<---	F1	.656
S18	<---	F1	.540
S17	<---	F1	.150

S17 to S20 represents statements of the structured questionnaire to represent services factors. e1 to e4 represents error term of measurements. Table 4.93 describe the factor loadings of observed variables are reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998) excluding S17. Looking to their significance level 0.05 in above, the regression weights is significant. To improve the statistics it is necessary to remove s17 for further analysis.

**Table 4. 94** Squared Multiple Correlations: (Group Number 1 - Default Model)

	Estimate
S17	.023
S18	.526
S19	.420
S20	.116

According to cohen (1992), R2 value 0.12 or below indicates low fit, 0.13 to 0.25 value indicates medium fit and 0.26 above value indicates high fit effect size for the study related to arts, humanities and social science. Table 4.94, the R2 (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance after removing S17 is between .11 to .52 i.e. 11% to 52%. It means that item taps the same values dimension. We could also say that the estimated reliability of all items of services is moderately good.

Based on the result obtained, it is evident that the model is moderately supported, thus we can conclude that all dimensions of services appear to be moderately suited for measuring Customer satisfaction.

Here, researcher again needs to run model after removing s17 from the statistics to improve validity and reliability of all dimensions of customer satisfaction.

#### 4.1 SERVICES

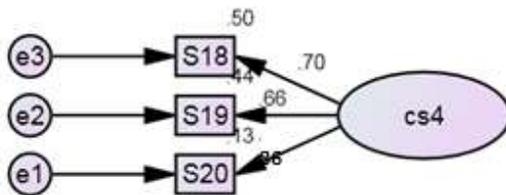


Figure 4. 27 SERVICES MODIFIED

Table 4. 95 Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P	Label
S20	<---	F1	1.000				
S19	<---	F1	1.675	.358	4.682	***	
S18	<---	F1	1.928	.432	4.464	***	

Table 4. 96 Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
S20	<---	F1	.864
S19	<---	F1	.660
S18	<---	F1	.702

We can see from the Figure 4.27 that there is a significant improvement in statistics after removing S17 from the analysis. Above describe the factor loadings of observed variables are reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

Table 4. 97 Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
S18	.496
S19	.435
S20	.128

In addition to above Table 4.97, the R2 (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .12 to .49 i.e. 12% to 49%). It means that item taps the same values dimension. We could also say that the estimated reliability of all items of services is moderately good.

Based on the result obtained, it is evident that that the model is moderately supported, thus we can conclude that all dimensions of services appear to be moderately suited for measuring Customer satisfaction.

## 5 Access

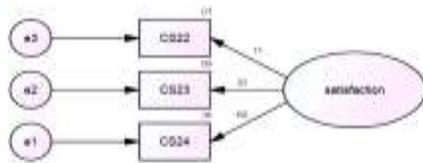


Figure 4. 28 ACCESS

Table 4. 98 Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P	Label
S24	<---	Satisfaction	1.000				
S23	<---	Satisfaction	.426	.711	.599	.041	
S22	<---	Satisfaction	.209	.339	.618	.000	

**Table 4. 99** Standardized Regression Weights: (Group Number 1- Default Model)

			Estimate
S24	<---	Satisfaction	.697
S23	<---	Satisfaction	.744
S22	<---	Satisfaction	.753

S22, S23 and S24 represent statements of the structured questionnaire representing access factors. e1 to e3 represents error term of measurement. Above describe the factor loadings of observed variables are reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

**Table 4. 100** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
S22	.512
S23	.389
S24	.357

In addition to above Table 4.100, the R2 (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .35 to .51 i.e. 35% to 51%). It means that item taps the same values dimension. We could also say that the estimated reliability of all items of access is highly reasonable.

Based on the result obtained, it is evident that that the model is well supported, thus we can conclude that all dimensions of access appear to be highly suited for measuring Customer satisfaction.

## Validity & Reliability Check

Table 4. 101 Convergent Validity

CONVERGENT VALIDITY				
Construct: Customer satisfaction	Item	Item Loadings	Composite Reliability (CR)	Average Variance Extracted (AVE)
Personnel	S 3	0.840	0.8279	0.5000
	S 4	0.610		
	S 5	0.721		
	S 6	0.637		
Products	S 7	0.739	0.7126	0.5855
	S 8	0.842		
	S 9	0.763		
	S 10	0.682		
Image	S 12	0.662	0.7856	0.5395
	S 13	0.874		
	S 14	0.625		
	S 15	0.752		
Service	S 18	0.702	0.7654	0.5582
	S 19	0.660		
	S 20	0.864		
Access	S 22	0.753	0.7879	0.5354
	S 23	0.744		
	S24	0.697		

### Converge Validity

According to Hair (2006), items that are indicators of a specific construct should share a high proportion of variance called as convergent validity. If loading is greater than 0.5 on each factor, there is a converge validity (Hair, 2006). It is clear from the above Table 4.101 that item loadings of all the five factors are 0.5 or higher than 0.5, which indicates that these factors converge on a common point on Latent Variable. This confirms the convergent validity at a significant level of 0.05.

Composite reliability of all the five observed variables is higher than 0.7 which indicates that the factor structure has a good reliability. The final component of convergent validity is Average Variance Extracted (AVE). AVE calculated for all factors is greater than 0.50 which indicates that more than half of the variance is explained by each construct. Item loading, construct reliability and AVE confirm the convergent validity of the factor structure.

**Table 4. 102 Discriminant Validity**

<b>Table 4.13: DISCRIMINANT VALIDITY</b>			
		<b>Average AVE of two Constructs</b>	<b>Correlation Value</b>
F1	↔ F2	0.5427	0.405
F1	↔ F3	0.5197	0.335
F1	↔ F4	0.5291	0.388
F1	↔ F5	0.5177	0.352
F2	↔ F3	0.5625	0.404
F2	↔ F4	0.5719	0.455
F2	↔ F5	0.5604	0.435

F3	↔ F4	0.5488	0.342
F3	↔ F5	0.5375	0.388
F4	↔ F5	0.5468	0.428

Discriminant validity is the degree to which one construct is truly different from the other construct. According to Hair (2006), Average AVE of two construct must be greater than the square of their correlation to satisfy the condition of discriminant validity. In the above shown Table 4.102 the average AVE value and square correlation values of all constructs satisfy the condition, hence it can be concluded that discriminant validity of the factor structure is confirmed.

#### Reliability Test Using Cronbach Alpha:

Table 4. 103 Reliability Tests

Sr. No	Name of Factors	No of Items	Reliability (Cronbach's Alpha)
1	Personnel	04	0.722
2	Products	04	0.735
3	Image	04	0.754
4	Services	03	0.738
5	Access	03	0.711

Above Table 4.103 shows the reliability test of factors taken for customer satisfaction. As we can see all the Cronbach alpha value is above 0.70, we can interpret that all factors of

customer satisfaction are reliable for the selected banks of south Gujarat. Hence, it is clear from the above test that null hypothesis is rejected and concluded that all the factors of customer satisfaction are reliable and valid for the selected banks of south Gujarat.

**4.5.6 Objective 6: To study the impact of employee empowerment on customer satisfaction for selected public, private and cooperative banks of south Gujarat.**

SPSS AMOS software was used to check the effect of employee empowerment on customer satisfaction for selected banks of south Gujarat. At earlier stage researcher reviewed important literature to find out variables of the two construct of the study i.e. employee empowerment and customer satisfaction. With the help of exploratory factor analysis technique, 5 factors of employee empowerment are extracted. Confirmatory factor analysis technique was used to test whether the collected data from the primary source fit a hypothesized measurement model or not.

In total five models are evolved as below with the help of SPSS AMOS software.

Model 1 represents Confirmatory Factor Analysis model of employee empowerment.

Model 2 represents Confirmatory Factor Analysis model of customer satisfaction.

Model 3 represents second order CFA model of employee empowerment.

Model 4 represents second order CFA model of customer satisfaction.

Model 5 represents structural equation model of employee empowerment and customer satisfaction. It shows the factor loadings of various factors.

H0: There is no significant impact of employee empowerment on customer satisfaction for selected public, private and cooperative banks of south Gujarat.

H1: There is a significant impact of employee empowerment on customer satisfaction for selected public, private and cooperative banks of south Gujarat.

Further analysis is as follows.

#### 4.5.6.1 Confirmatory Factor Analysis on Dimensions of Employee Empowerment:

The Model under Study:

The Model of the employee empowerment five factors, as indicated by the five ellipses labelled as F1 (authority and participation), F2 (management supports), F3 (control over job), F4 (job knowledge) and F5 (reward and recognition).

There are 18 observed variables, as indicated by the 18 rectangles.

The observed variables load on the factors in the following pattern:

- Statements S2, S16, S1, S35 and S19 are for authority and participation.
- Statements S50, S41, S10 and S22 are for management supports.
- Statements S39, S20, S12 and S30 are for controls over job.
- Statements S49, S53 and S52 are for job knowledge.
- Statements S45 and S55 are for reward and recognition.

Each observed variable loads on one and only one factor.

Errors of measurement associated with each observed variable are also shown in the figure.

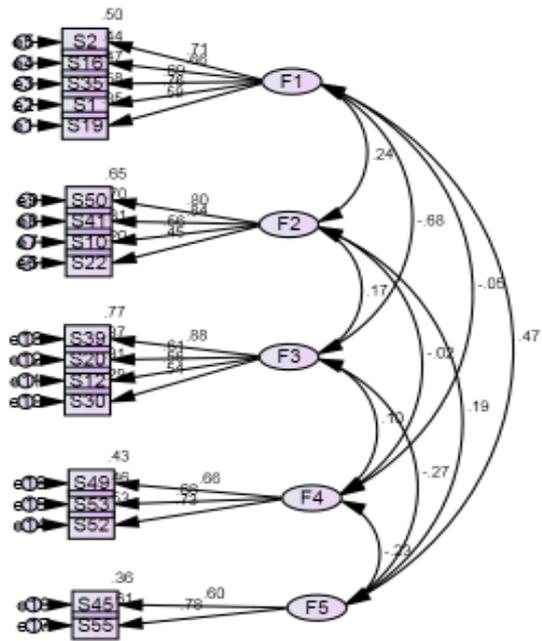


Figure 4. 29 CFA OF EMPLOYEE EMPOWERMENT

Table 4. 104 Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P
S19	<---	F1	1.000			
S1	<---	F1	1.273	.120	10.592	***
S35	<---	F1	1.145	.115	9.949	***
S16	<---	F1	1.211	.125	9.691	***
S2	<---	F1	1.201	.118	10.142	***
S22	<---	F2	1.000			
S10	<---	F2	1.095	.159	6.903	***
S41	<---	F2	1.621	.204	7.948	***
S50	<---	F2	1.610	.203	7.926	***
S30	<---	F3	1.000			
S12	<---	F3	.901	.112	8.036	***
S20	<---	F3	1.155	.136	8.471	***
S39	<---	F3	1.959	.200	9.815	***
S52	<---	F4	1.000			
S53	<---	F4	.757	.063	11.976	***
S49	<---	F4	.800	.066	9.332	***
S55	<---	F5	1.000			

			Estimates	S.E.	C.R.	P
S45	<---	F5	.800	.055	8.545	***

**Table 4. 105** Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
S19	<---	F1	.593
S1	<---	F1	.761
S35	<---	F1	.688
S16	<---	F1	.662
S2	<---	F1	.709
S22	<---	F2	.450
S10	<---	F2	.559
S41	<---	F2	.838
S50	<---	F2	.803
S30	<---	F3	.540
S12	<---	F3	.561
S20	<---	F3	.608
S39	<---	F3	.880
S52	<---	F4	.726
S53	<---	F4	.681
S49	<---	F4	.658
S55	<---	F5	.783
S45	<---	F5	.598

Above describe the factor loadings of observed variables are reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

**Table 4. 106** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimates
S45	.357
S55	.613
S49	.433
S53	.463
S52	.527
S39	.774
S20	.370
S12	.314
S30	.291

	Estimates
S50	.645
S41	.701
S10	.313
S22	.202
S2	.502
S16	.438
S35	.474
S1	.579
S19	.352

In addition to above Table 4.106, the R<sup>2</sup> (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance between .20 to .77 i.e. 20% to 77%. It means that item taps the same values dimension. We could also say that the estimated reliability of all items of employee empowerment is reasonably good.

Based on the result obtained, it is evident that that the model is well supported, thus we can conclude that all dimensions of employee empowerment appear to be highly suited for measuring employee empowerment.

### **Model Fit Summary**

Assessing Measurement Model Validity:

The Table 4.107 shows the Factor Loadings of various factors. As suggested by Hair et al. (2009), the recommended value of factor loading should be greater than 0.5. As majority of the Factor loadings are greater than 0.5, it confirms the construct validity.

**Table 4. 107** Factors Loading Employee Empowerment

Factors	Variables	Factor loadings
Authority and participation	S2	0.71
	S16	0.66
	S35	0.69
	S1	0.76
	S19	0.50
Management supports	S50	0.80
	S41	0.84
	S10	0.66
	S22	0.55
Control over jobs	S39	0.88
	S20	0.61
	S12	0.65
	S30	0.54
Job knowledge	S49	0.66
	S53	0.69
	S52	0.73
Reward and recognition	S45	0.60
	S55	0.78

**Table 4. 108** Models Fit Summary

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	42	540.115	129	.000	4.187

Focusing on the first set of fit statistics, we see the labels NPAR (number of parameters), CMIN (minimum discrepancy), DF (degrees of freedom), P (probability value), and CMIN/DF. The value of 540.115 under CMIN, represents the discrepancy between the unrestricted sample covariance matrix  $S$ , and the restricted covariance matrix  $\Sigma(\theta)$ , and, in essence, represents the Likelihood Ratio Test statistic, most commonly expressed as a  $\chi^2$  statistic. The test of  $H_0$ , that employee empowerment Model fits the data yielded a  $\chi^2$  value of 540.115, with 129 degrees of freedom and a probability of not less than .010 ( $p < 0.01$ ), thereby suggesting that the fit of the data to the hypothesized model is entirely adequate.

One of the first fit statistics to address this problem was the  $\chi^2$ /degrees of freedom ratio (Wheaton, Muthen, Alwin, & Summers, 1977), which appears as CMIN/DF is 4.187 (Standard Recommended value is  $\leq 5$ ).

**Table 4. 109** Baseline Comparisons

Model	NFI Delta 1	RFI rho 1	IFI Delta 2	TLI rho 2	CFI
Default model	.721	.669	.773	.727	.770

According to Hu & Bentler (1995), Marsh (1988), the next sets of goodness of fit statistics is known as baseline comparisons which can be classified as incremental or comparative indices of fit. Addressing evidence that the NFI (normed fit index) has shown a tendency to underestimate fit in small samples, bentler (1990) revised the NFI to take sample size into account and proposed the comparative fit index (CFI). Values for both the NFI and CFI range from 0 to 1. The value more than 0.90 is considered well fitting model (bentler, 1992). For current study value is 0.770 for CFI and 0.721 for NFI indicating the fairly good fit of the model. Represents a derivatives of NFI, values range from 0 to 1, with values close to .95 indicating superior fit (Hu & Bentler, 1999). In this case the value is 0.669 indicating the fairly fit of the model.

**Table 4. 110** RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.094	.086	.103	.000

The next set of fit statistics focuses on the root mean square error of approximation (RMSEA). This index and the conceptual framework within which is embedded, was firstly proposed by Steiger and Lind in 1980, it has only recently been recognized as one of the most informative criteria in covariance structure modelling.

According to Browne & Cudeck (1993) values less than 0.05 indicate good fit, and values as high as 0.08 represent reasonable errors of approximation in the population. Maccallum (1996) have elaborated and noted that RMSEA values ranging from 0.08 to 0.10 indicates moderate fit, and those greater than 0.10 indicates poor fit. Hu and Bentler (1999) suggested a value of 0.06 to be indicative of good fit between the hypothesized model and observed data. In this study the value of RMSEA is 0.094 is indicating moderately good fit of the model.

Thus, on the basis of our goodness-of-fit results, it can be concluded that the hypothesized that the model fits the sample data fairly well.

#### 4.5.6.2 Confirmatory Factor Analysis on Dimensions of Customer Satisfaction

The Model under Study:

The Model of the customer satisfaction five factors, as indicated by the five ellipses labelled as F1 (personnel), F2 (products), F3 (image), F4 (service) and F5 (access).

There are 18 observed variables, as indicated by the 18 rectangles.

The observed variables load on the factors in the following pattern:

- Statements S3, S4, S5 and S16 are for personnel.
- Statements S7, S8, S9 and S10 are for products.
- Statements S12, S13, S14 and S15 are for image.
- Statements S18, S19 and S20 are for service.
- Statements S21, S22 and S23 are for access.

Each observed variable loads on one and only one factor.

Errors of measurement associated with each observed variable are also shown in the figure.

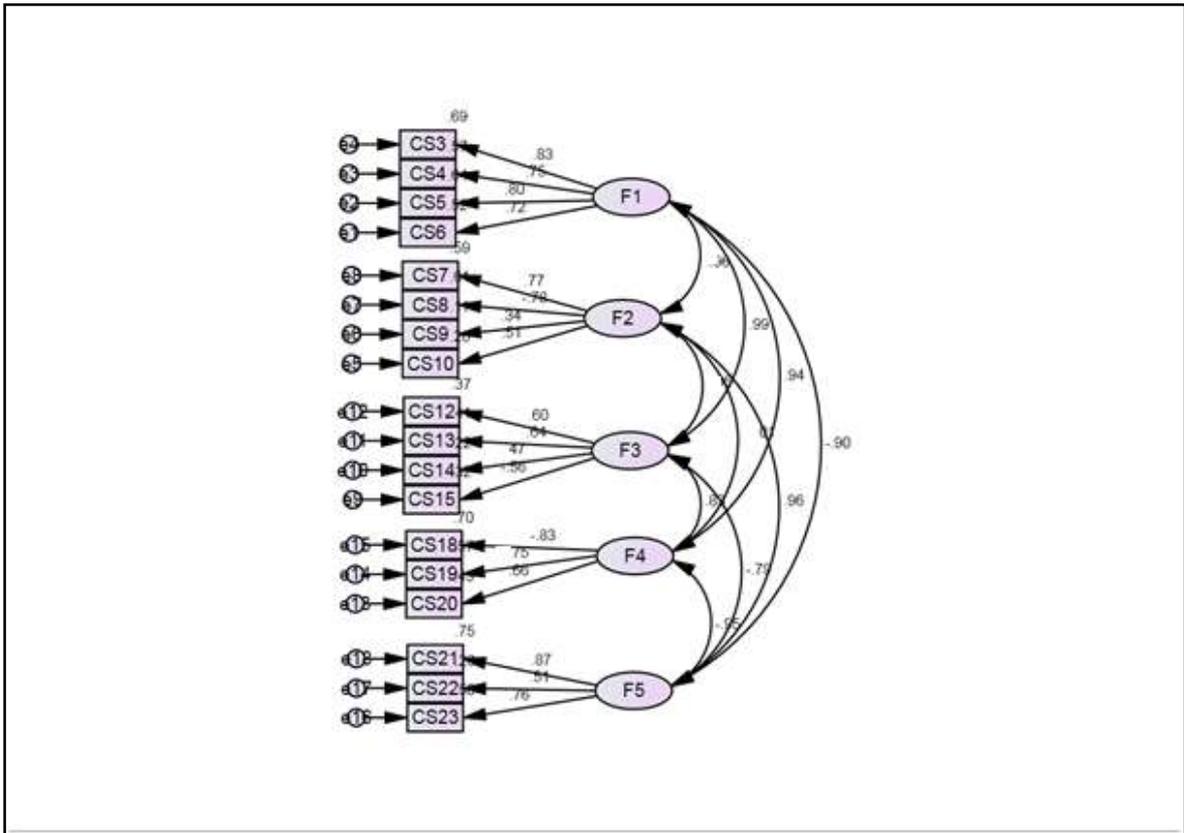


Figure 4. 30 CFA OF CUSTOMER SATISFACTION

Table 4. 111 Rgeression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P
CS6	<---	F1	1.000			
CS5	<---	F1	1.222	.057	21.413	***
CS4	<---	F1	.981	.052	18.980	***
CS3	<---	F1	1.257	.055	23.059	***
CS10	<---	F2	.531	.049	10.745	***
CS9	<---	F2	.391	.059	6.574	***
CS8	<---	F2	1.202	.059	20.260	***
CS7	<---	F2	1.000			
CS15	<---	F3	.678	.060	11.391	***
CS14	<---	F3	.531	.059	9.055	***
CS13	<---	F3	.864	.064	13.425	***
CS12	<---	F3	1.000			
CS20	<---	F4	1.000			
CS19	<---	F4	1.021	.054	18.811	***
CS18	<---	F4	1.284	.056	23.043	***
CS23	<---	F5	1.000			
CS22	<---	F5	.800	0.64	7.562	***

			Estimates	S.E.	C.R.	P
CS21	<---	F5	1.422	.058	24.417	***

**Table 4. 112** Standardized Regression Weights: (Group 1- Default Model)

			Estimates
CS6	<---	F1	.720
CS5	<---	F1	.802
CS4	<---	F1	.754
CS3	<---	F1	.830
CS10	<---	F2	.514
CS9	<---	F2	.339
CS8	<---	F2	.779
CS7	<---	F2	.769
CS15	<---	F3	.563
CS14	<---	F3	.467
CS13	<---	F3	.639
CS12	<---	F3	.605
CS20	<---	F4	.656
CS19	<---	F4	.753
CS18	<---	F4	.834
CS23	<---	F5	.762
CS22	<---	F5	.512
CS21	<---	F5	.868

Above describe the factor loadings of observed variables are reliability estimates of individual construct. All the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights are significant.

**Table 4. 113** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
CS21	.754
CS22	.262
CS23	.580
CS18	.695
CS19	.567
CS20	.430
CS12	.366
CS13	.408
CS14	.218
CS15	.317

	Estimate
CS7	.592
CS8	.607
CS9	.115
CS10	.265
CS3	.688
CS4	.569
CS5	.643
CS6	.519

In addition to above Table 4.113, the R<sup>2</sup> (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .21 to .75 i.e. 21% to 75%). It means that item taps the same values dimension. We could also say that the estimated reliability of all items of Customer satisfaction is reasonably good.

Based on the result obtained, it is evident that that the model is well supported, thus we can conclude that all dimensions of customer satisfaction appear to be highly suited for measuring Customer satisfaction.

### **Model Fit Summary**

Assessing Measurement Model Validity:

The Table 4.114 shows the Factor Loadings of various factors. As suggested by Hair et al. (2009), the recommended value of factor loading should be greater than 0.5. As majority the factor loadings are greater than 0.7, it confirms the construct validity.

**Table 4. 114** Factor Loading Customer Satisfaction

Factor	Variables	Factor Loading
Personnel	CS3	0.83
	CS4	0.75
	CS5	0.80
	CS6	0.72
Product	CS7	0.77
	CS8	0.78
	CS9	0.34
	CS10	0.51
Image	CS12	0.60
	CS13	0.64
	CS14	0.47
	CS15	0.56
Services	CS18	0.83
	CS19	0.75
	CS20	0.66
Access	CS21	0.87
	CS22	0.51
	CS23	0.76

**Table 4. 115** Models Fit Summary

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	40	615.031	131	.000	4.695

Focusing on the first set of fit statistics, we see the labels NPAR (number of parameters), CMIN (minimum discrepancy), DF (degrees of freedom), P (probability value), and CMIN/DF. The value of 615.031 under CMIN, represents the discrepancy between the unrestricted sample covariance matrix  $S$ , and the restricted covariance matrix  $\Sigma(\theta)$ , and, in essence, represents the Likelihood Ratio Test statistic, most commonly expressed as a  $\chi^2$  statistic. The test of  $H_0$ , that customer satisfaction Model fits the data yielded a  $\chi^2$  value of 615.031 , with 131 degrees of freedom and a probability of not less than .010 ( $p < 0.01$ ), thereby suggesting that the fit of the data to the hypothesized model is entirely adequate.

One of the first fit statistics to address this problem was the  $\chi^2/\text{degrees of freedom}$  ratio (Wheaton, Muthen, Alwin, & Summers, 1977), which appears as CMIN/DF is 4.695 (Standard Recommended value is  $\leq 5$ ).

**Table 4. 116** Baseline Comparisons

Model	NFI Delta 1	RFI rho 1	IFI Delta 2	TLI rho 2	CFI
Default model	.655	.597	.707	.653	.703

According to Hu & Bentler (1995), Marsh (1988), the next sets of goodness of fit statistics is known as baseline comparisons which can be classified as incremental or comparative indices of fit. Addressing evidence that the NFI (normed fit index) has shown a tendency to underestimate fit in small samples, bentler (1990) revised the NFI to take sample size into account and proposed the comparative fit index (CFI). Values for both the NFI and CFI range from 0 to 1. The value more than 0.90 is considered well fitting model (bentler, 1992). For current study value is 0.703 for CFI and 0.655 for NFI indicating the moderately good fit of the model. Relative fit index (RFI) represents a derivatives of NFI, values range from 0 to 1, with values close to .95 indicating superior fit (Hu & Bentler, 1999). In this case the value is 0.597 indicating the moderately fit of the model.

**Table 4. 117** RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.098	.093	.110	.000

The next set of fit statistics focuses on the root mean square error of approximation (RMSEA). This index and the conceptual framework within which is embedded, was firstly proposed by Steiger and Lind in 1980, it has only recently been recognized as one of the most informative criteria in covariance structure modelling.

According to Browne & Cudeck (1993) values less than 0.05 indicate good fit, and values as high as 0.08 represent reasonable errors of approximation in the population. Maccallum (1996)

have elaborated and noted that RMSEA values ranging from 0.08 to 0.10 indicates moderate fit, and those greater than 0.10 indicates poor fit. Hu and Bentler (1999) suggested a value of 0.06 to be indicative of good fit between the hypothesized model and observed data. In this study the value of RMSEA is 0.098 is indicating moderately good fit of the model.

Thus, on the basis of our goodness-of-fit results, it can be concluded that the hypothesized that the model fits the sample data moderately well.

#### 4.5.6.3 Second Order Confirmatory Factor Analysis Model of Employee Empowerment with All 5 Dimensions (authority and participation, management supports, control over job, job knowledge and reward & recognition)

The Model under Study:

The Model of the employee empowerment five factors, as indicated by the five ellipses labelled as F1 (authority and participation), F2 (management supports), F3 (control over job), F4 (job knowledge) and F5 (reward and recognition).

There are 18 observed variables, as indicated by the 18 rectangles.

The observed variables load on the factors in the following pattern:

- Statements S2, S16, S35, S1 and S19 are for authority and participation.
- Statements S50, S41, S10 and S22 are for management supports.
- Statements S39, S20, S12 and S30 are for controls over job.
- Statements S49, S53 and S52 are for job knowledge.
- Statements S45 and S55 are for reward and recognition.

Each observed variable loads on one and only one factor.

Errors of measurement associated with each observed variable are also shown in the figure.

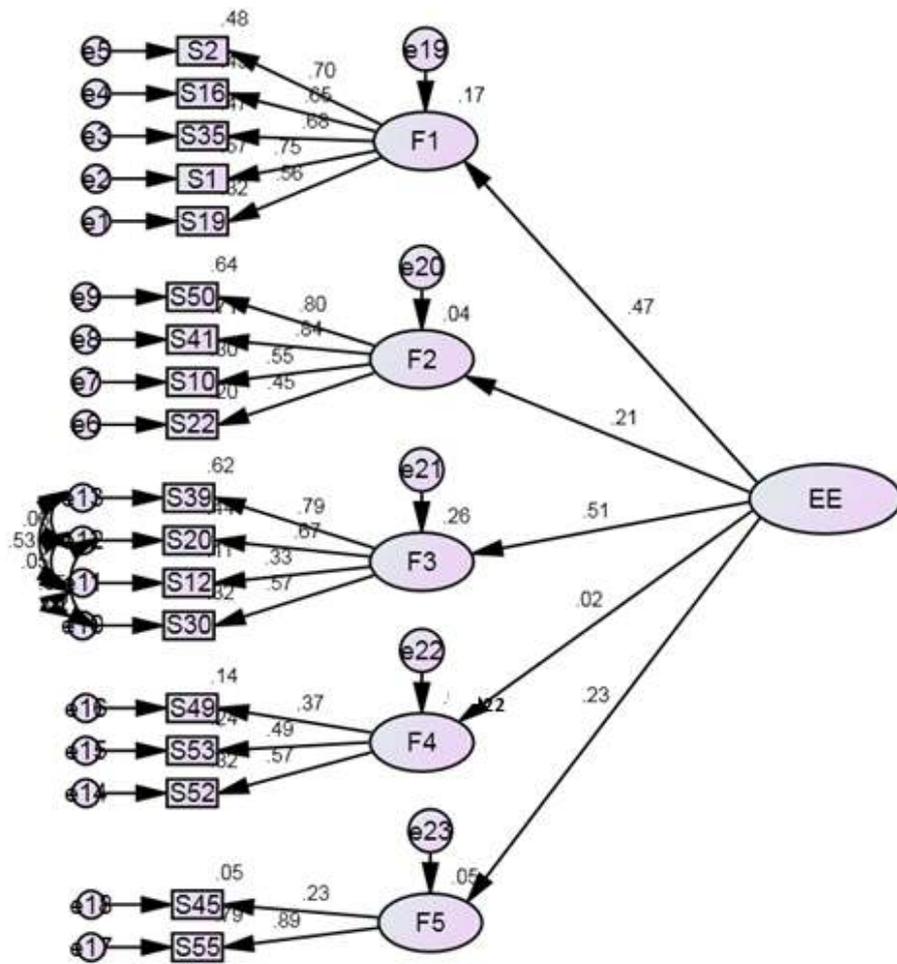


Figure 4. 31 SECOND ORDER CFA OF EMPLOYEE EMPOWERMENT

**Table 4. 118 Regression Weights: (Group Number 1- Default Model)**

			Estimates	S.E.	C.R.	P
F1	<---	EE	1.000			
F2	<---	EE	.141	.035	4.013	***
F3	<---	EE	.296	.048	6.145	***
F4	<---	EE	.015	.034	.437	***
F5	<---	EE	.236	.050	4.713	***
S19	<---	F1	1.000			
S1	<---	F1	1.344	.123	10.911	***
S35	<---	F1	1.214	.119	10.199	***
S16	<---	F1	1.276	.129	9.873	***
S2	<---	F1	1.257	.122	10.331	***
S22	<---	F2	1.000			
S10	<---	F2	1.060	.155	6.843	***
S41	<---	F2	1.620	.204	7.956	***
S50	<---	F2	1.587	.200	7.950	***
S30	<---	F3	1.000			
S12	<---	F3	.505	.122	4.135	***
S20	<---	F3	1.204	.164	7.336	***
S39	<---	F3	1.664	.209	7.964	***
S52	<---	F4	1.000			
S53	<---	F4	.750			
S49	<---	F4	.586	.146	4.011	***
S55	<---	F5	1.000			
S45	<---	F5	.251	.176	1.422	***

**Table 4. 119 Standardized Regression Weights: (Group Number 1- Default Model)**

			Estimates
F1	<---	EE	.474
F2	<---	EE	.212
F3	<---	EE	.514
F4	<---	EE	.023
F5	<---	EE	.232
S19	<---	F1	.564
S1	<---	F1	.755
S35	<---	F1	.684
S16	<---	F1	.654
S2	<---	F1	.696
S22	<---	F2	.453
S10	<---	F2	.545
S41	<---	F2	.844
S50	<---	F2	.799
S30	<---	F3	.567

			Estimates
S12	<---	F3	.330
S20	<---	F3	.667
S39	<---	F3	.789
S52	<---	F4	.567
S53	<---	F4	.487
S49	<---	F4	.373
S55	<---	F5	.886
S45	<---	F5	.226

Above describe the factor loadings of observed variables are reliability estimates of individual construct. Majority of the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

**Table 4. 120** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
F5	.254
F4	.221
F3	.264
F2	.245
F1	.554
S45	.451
S55	.786
S49	.139
S53	.237
S52	.321
S39	.623
S20	.444
S12	.189
S30	.321
S50	.638
S41	.713
S10	.297
S22	.205
S2	.485
S16	.428
S35	.467
S1	.569
S19	.318

In addition to above Table 4.120, the R2 (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .13 to .78 i.e. 13% to 78%). It means that item taps the same values dimension. We could also say that the estimated reliability of all items of employee empowerment is reasonable.

Based on the result obtained, it is evident that that the model is well supported, thus we can conclude that all dimensions of employee empowerment appear to be highly suited for measuring employee empowerment.

#### Model Fit Summary

#### Assessing Measurement Model Validity:

The Table 4.121 shows the Factor Loadings of various factors. As suggested by Hair et al. (2009), the recommended value of factor loading should be greater than 0.5. As majority of the Factor loadings are greater than 0.5, it confirms construct validity.

**Table 4. 121** Factor Loading Employee Empowerment Second Order CFA Model

<b>Factors</b>	<b>Variables</b>	<b>Factor loadings</b>
Authority & participation	S2	0.70
	S16	0.65
	S35	0.68
	S1	0.75
	S19	0.56
Management supports	S50	0.80
	S41	0.84
	S10	0.55
	S22	0.45
Control over jobs	S39	0.79
	S20	0.67
	S12	0.33
	S30	0.57
Job knowledge	S49	0.37

	S53	0.49
	S52	0.57
Reward and recognition	S45	0.23
	S55	0.65

**Table 4. 122 Model Fit Summary**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	44	421.618	127	.000	3.320

Focusing on the first set of fit statistics, we see the labels NPAR (number of parameters), CMIN (minimum discrepancy), DF (degrees of freedom), P (probability value), and CMIN/DF. The value of 421.618 under CMIN, represents the discrepancy between the unrestricted sample covariance matrix  $S$ , and the restricted covariance matrix  $\Sigma(\theta)$ , and, in essence, represents the Likelihood Ratio Test statistic, most commonly expressed as a  $\chi^2$  statistic. The test of  $H_0$ , that employee empowerment Model fits the data yielded a  $\chi^2$  value of 421.618, with 127 degrees of freedom and a probability of not less than .010 ( $p < 0.01$ ), there by suggesting that the fit of the data to the hypothesized model is entirely adequate.

One of the first fit statistics to address this problem was the  $\chi^2$ /degrees of freedom ratio (Wheaton, Muthen, Alwin, & Summers, 1977), which appears as CMIN/DF is 3.320 (Standard Recommended value is  $\leq 5$ ).

**Table 4. 123 Baseline Comparisons**

Model	NFI	RFI	IFI	TLI	CFI
	Delta	rho	Delta	rho	
	1	1	2	2	
Default model	.782	.738	.837	.801	.835

According to Hu & Bentler (1995), Marsh (1988), the next sets of goodness of fit statistics is known as baseline comparisons which can be classified as incremental or comparative indices of fit. Addressing evidence that the NFI (normed fit index) has shown a tendency to underestimate fit in small samples, bentler (1990) revised the NFI to take sample size into

account and proposed the comparative fit index (CFI). Values for both the NFI and CFI range from 0 to 1. The value more than 0.90 is considered well fitting model (Bentler, 1992). For current study value is 0.835 for CFI and 0.782 for NFI indicating the fairly good fit of the model. Relative fit index (RFI) represents a derivative of NFI, values range from 0 to 1, with values close to .95 indicating superior fit (Hu & Bentler, 1999). In this case the value is 0.738 indicating the fairly fit of the model.

**Table 4. 124 RMSEA**

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.080	.072	.089	.000

The next set of fit statistics focuses on the root mean square error of approximation (RMSEA). This index and the conceptual framework within which is embedded, was firstly proposed by Steiger and Lind in 1980, it has only recently been recognized as one of the most informative criteria in covariance structure modelling.

According to Browne & Cudeck (1993) values less than 0.05 indicate good fit and values as high as 0.08 represent reasonable errors of approximation in the population. Maccallum (1996) have elaborated and noted that RMSEA values ranging from 0.08 to 0.10 indicates moderate fit, and those greater than 0.10 indicates poor fit. Hu and Bentler (1999) suggested a value of 0.06 to be indicative of good fit between the hypothesized model and observed data. In this study the value of RMSEA is 0.080 is indicating fairly good fit of the model.

Thus, on the basis of our goodness-of-fit results, it can be concluded that the hypothesized that the model fits the sample data fairly well.

#### 4.4.6.4 Second Order Confirmatory Factor Analysis Model of Customer Satisfaction with All 5 Dimensions (personnel, products, image, services and access)

The Model under Study:

The Model of the customer satisfaction five factors, as indicated by the five ellipses labelled as F1 (personnel), F2 (products), F3 (image), F4 (service) and F5 (access).

There are 18 observed variables, as indicated by the 18 rectangles.

The observed variables load on the factors in the following pattern:

- Statements CS3, CS4, CS5 and CS6 are for personnel.
- Statements CS7, CS8, CS9 and CS10 are for products.
- Statements CS12, CS13, CS14 and CS15 are for image.
- Statements CS18, CS19 and CS20 are for service.
- Statements CS21, CS22, and CS23 are for access.

Each observed variable loads on one and only one factor.

Errors of measurement associated with each observed variable are also shown in the figure.

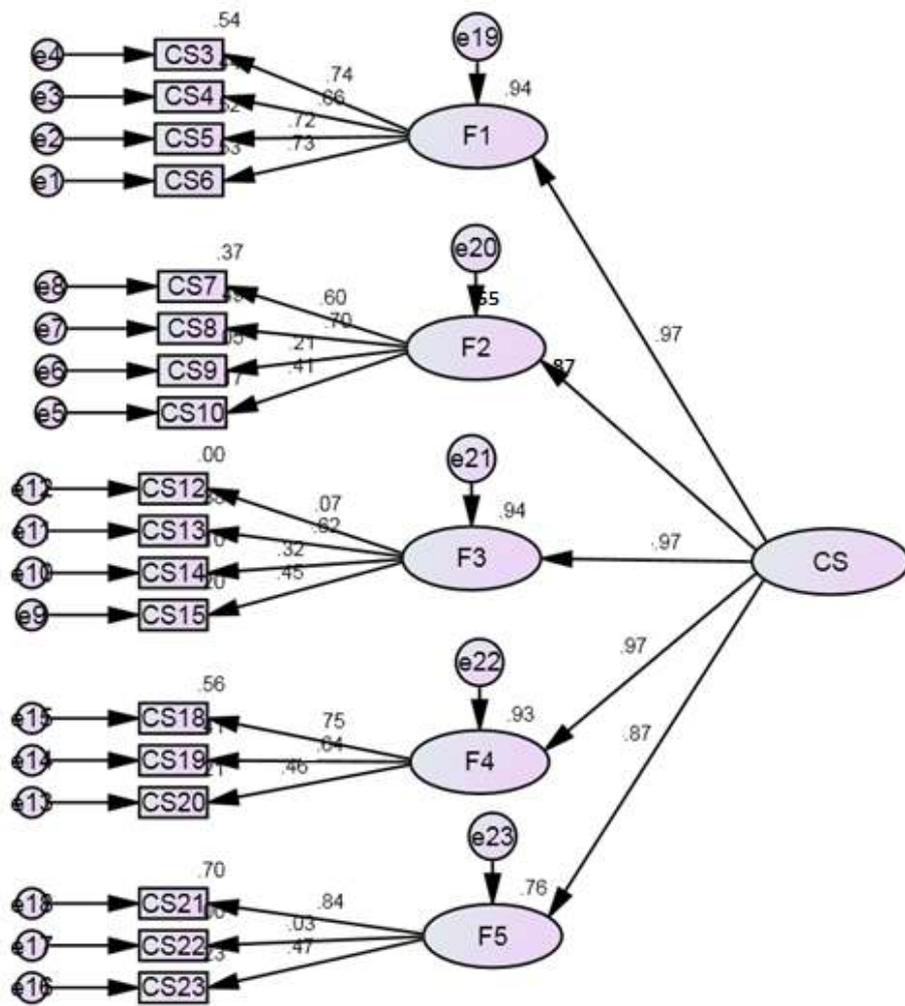


Figure 4. 32 SECOND ORDER CFA OF CUSTOMER SATISFACTION

**Table 4. 125 Regression Weights: (Group Number 1- Default Model)**

			Estimates	S.E.	C.R.	P
F1	<---	CS	1.000			
F2	<---	CS	.406	.051	7.941	***
F3	<---	CS	.490	.059	8.278	***
F4	<---	CS	.561	.066	8.538	***
F5	<---	CS	.401	.051	7.869	***
CS6	<---	F1	1.000			
CS5	<---	F1	.916	.058	15.729	***
CS4	<---	F1	.731	.053	13.903	***
CS3	<---	F1	.913	.056	16.192	***
CS10	<---	F2	1.000			
CS9	<---	F2	.595	.167	3.560	***
CS8	<---	F2	1.305	.310	7.434	***
CS7	<---	F2	1.613	.229	7.039	***
CS15	<---	F3	1.000			
CS14	<---	F3	.688	.141	4.878	***
CS13	<---	F3	1.544	.212	7.299	***
CS12	<---	F3	.181	.149	1.215	.004
CS20	<---	F4	1.000			
CS19	<---	F4	1.299	.169	7.661	***
CS18	<---	F4	1.657	.203	8.153	***
CS23	<---	F5	1.000			
CS22	<---	F5	.071	.162	.439	.001
CS21	<---	F5	1.417	.305	7.921	***

**Table 4. 126 Standardized Regression Weights: (Group Number 1- Default Model)**

			Estimate
F1	<---	CS	.969
F2	<---	CS	.911
F3	<---	CS	.969
F4	<---	CS	.965
F5	<---	CS	.875
CS6	<---	F1	.731
CS5	<---	F1	.722
CS4	<---	F1	.663
CS3	<---	F1	.737
CS10	<---	F2	.414
CS9	<---	F2	.213
CS8	<---	F2	.699
CS7	<---	F2	.605
CS15	<---	F3	.446
CS14	<---	F3	.349

		Estimate	
CS13	<---	F3	.617
CS12	<---	F3	.070
CS20	<---	F4	.457
CS19	<---	F4	.641
CS18	<---	F4	.747
CS23	<---	F5	.475
CS22	<---	F5	.126
CS21	<---	F5	.835

Above describe the factor loadings of observed variables are reliability estimates of individual construct. Majority of the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

**Table 4. 127** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
F5	.765
F4	.932
F3	.939
F2	.954
F1	.940
CS21	.697
CS22	.251
CS23	.225
CS18	.558
CS19	.411
CS20	.209
CS12	.225
CS13	.381
CS14	.172
CS15	.199
CS7	.366
CS8	.489
CS9	.176
CS10	.171
CS3	.542
CS4	.439
CS5	.522
CS6	.534

In addition to above Table 4.127, the R2 (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance (between .17 to .95 i.e. 17% to 95%). It means that item taps the same values dimension. We could also say that the estimated reliability of all items of customer satisfaction is reasonable.

Based on the result obtained, it is evident that that the model is well supported, thus we can conclude that all dimensions of customer satisfaction appear to be highly suited for measuring customer satisfaction.

### Model Fit Summary

Assessing Measurement Model Validity:

The Table 4.128 shows the Factor Loadings of various factors. As suggested by Hair et al. (2009), the recommended value of factor loading should be greater than 0.5. As majority of the Factor loadings are greater than 0.5, it confirms construct validity.

**Table 4. 128** Factor Loadings Second Order CFA Customer Satisfaction Model

Factors	Variables	Factor loadings
Personnel	CS3	0.74
	CS4	0.66
	CS5	0.72
	CS6	0.73
Products	CS7	0.60
	CS8	0.70
	CS9	0.21
	CS10	0.41
Image	CS12	0.07
	CS13	0.62
	CS14	0.35
	CS15	0.45
Service	CS18	0.75
	CS19	0.64

	CS20	0.46
Access	CS21	0.84
	CS22	0.13
	CS23	0.47

**Table 4. 129 Model Fit Summary**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	40	438.864	131	.000	3.350

Focusing on the first set of fit statistics, we see the labels NPAR (number of parameters), CMIN (minimum discrepancy), DF (degrees of freedom), P (probability value), and CMIN/DF. The value of 438.864 under CMIN, represents the discrepancy between the unrestricted sample covariance matrix  $S$ , and the restricted covariance matrix  $\Sigma(\theta)$ , and, in essence, represents the Likelihood Ratio Test statistic, most commonly expressed as a  $\chi^2$  statistic. The test of  $H_0$ , that customer satisfaction Model fits the data yielded a  $\chi^2$  value of 438.864, with 131 degrees of freedom and a probability of not less than .010 ( $p < 0.01$ ), thereby suggesting that the fit of the data to the hypothesized model is entirely adequate.

One of the first fit statistics to address this problem was the  $\chi^2$ /degrees of freedom ratio (Wheaton, Muthen, Alwin, & Summers, 1977), which appears as CMIN/DF is 3.350 (Standard Recommended value is  $\leq 5$ ).

**Table 4. 130 Baseline Comparisons**

Model	NFI	RFI	IFI	TLI	CFI
	Delta 1	rho 1	Delta 2	rho 2	
Default model	.754	.712	.814	.779	.811

According to Hu & Bentler (1995), Marsh (1988), the next sets of goodness of fit statistics is known as baseline comparisons which can be classified as incremental or comparative indices of fit. Addressing evidence that the NFI (normed fit index) has shown a tendency to

underestimate fit in small samples, bentler (1990) revised the NFI to take sample size into account and proposed the comparative fit index (CFI). Values for both the NFI and CFI range from 0 to 1. The value more than 0.90 is considered well fitting model (bentler, 1992). For current study value is 0.811 for CFI and 0.754 for NFI indicating the fairly good fit of the model. Relative fit index (RFI) represents a derivative of NFI, values range from 0 to 1, with values close to .95 indicating superior fit (Hu & Bentler, 1999). In this case the value is 0.712 indicating the fairly fit of the model.

**Table 4. 131 RMSEA**

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.081	.073	.089	.000

The next set of fit statistics focuses on the root mean square error of approximation (RMSEA). This index and the conceptual framework within which is embedded, was firstly proposed by Steiger and Lind in 1980, it has only recently been recognized as one of the most informative criteria in covariance structure modelling.

According to Browne & Cudeck (1993) values less than 0.05 indicate good fit, and values as high as 0.08 represent reasonable errors of approximation in the population. Maccallum (1996) have elaborated and noted that RMSEA values ranging from 0.08 to 0.10 indicates moderate fit, and those greater than 0.10 indicates poor fit. Hu and Bentler (1999) suggested a value of 0.06 to be indicative of good fit between the hypothesized model and observed data. In this study the value of RMSEA is 0.081 is indicating fairly good fit of the model.

Thus, on the basis of our goodness-of-fit results, it can be concluded that the hypothesized that the model fits the sample data fairly well.

4.4.6.5 Structural equation modelling of Employee empowerment and customer satisfaction

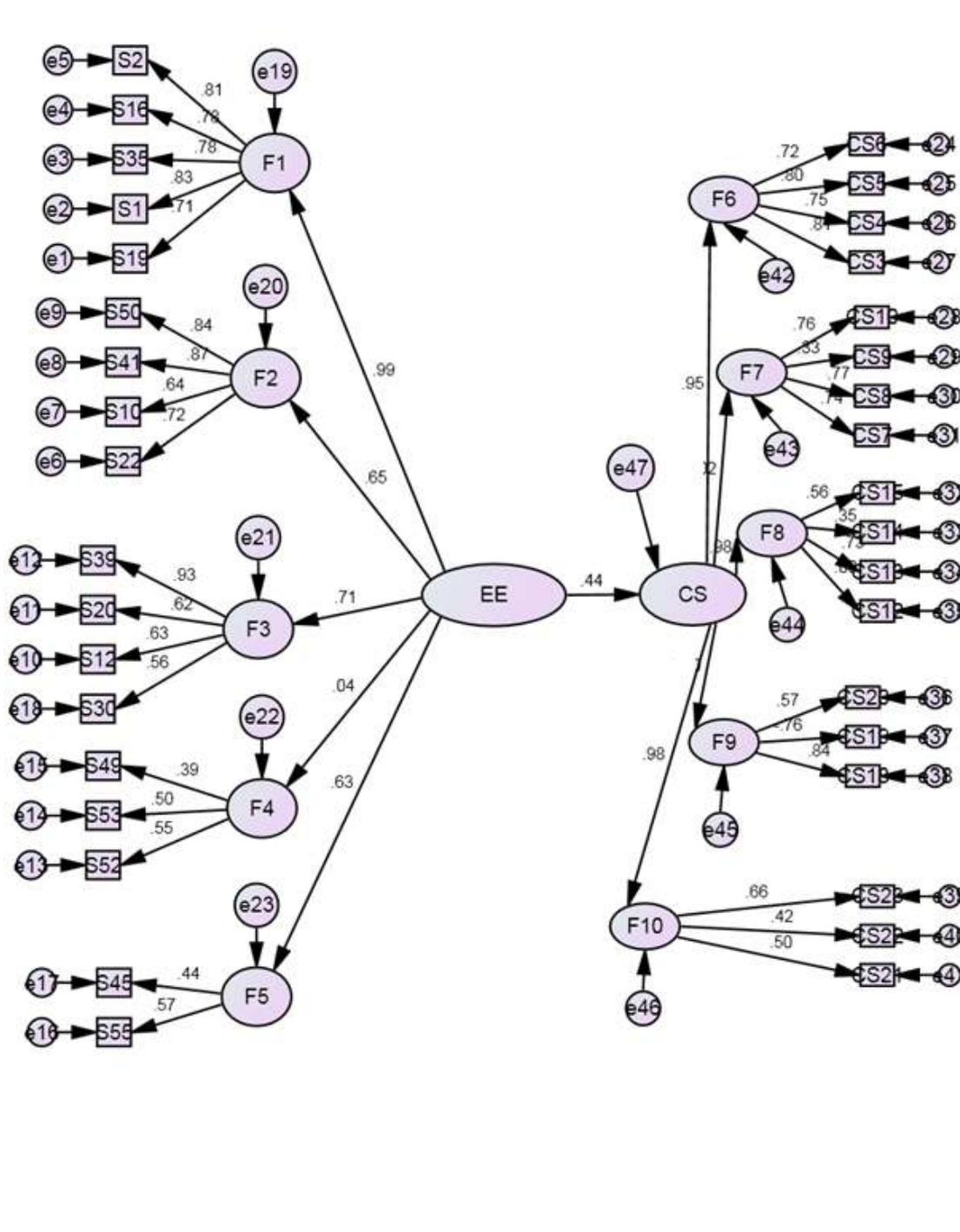


Figure 4. 33 SEM OF EMPLOYEE EMPOWERMENT AND CUSTOMER SATISFACTION

Table 4. 132 Regression Weights: (Group Number 1- Default Model)

			Estimates	S.E.	C.R.	P
CS	<---	EE	.518	.085	6.115	***
F1	<---	EE	1.000			
F2	<---	EE	.077	.058	1.338	.018
F3	<---	EE	.515	.066	7.844	***
F4	<---	EE	.013	.022	.561	.057
F5	<---	EE	.528	.094	5.620	***
F6	<---	CS	2.036	.327	6.221	***
F7	<---	CS	1.000			
F8	<---	CS	1.416	.257	5.514	***
F9	<---	CS	1.514	.282	5.367	***
F10	<---	CS	1.064	.207	5.136	***
S19	<---	F1	1.000			
S1	<---	F1	1.202	.109	11.044	***
S35	<---	F1	1.172	.108	10.826	***
S16	<---	F1	1.144	.114	9.994	***
S2	<---	F1	1.127	.107	10.489	***
S22	<---	F2	1.000			
S10	<---	F2	1.101	.168	6.555	***
S41	<---	F2	1.724	.236	7.318	***
S50	<---	F2	1.672	.220	7.584	***
S12	<---	F3	1.000			
S20	<---	F3	1.314	.176	7.484	***
S39	<---	F3	1.230	.210	10.640	***
S52	<---	F4	1.000			
S53	<---	F4	1.574	.157	1.657	.098
S49	<---	F4	1.077	.251	4.294	***
S55	<---	F5	1.000			
S45	<---	F5	.052	.165	.319	.050
S30	<---	F3	1.165	.165	7.068	***
CS6	<---	F6	1.000			
CS5	<---	F6	1.222	.116	10.544	***
CS4	<---	F6	.926	.098	9.433	***
CS3	<---	F6	1.240	.116	10.725	***
CS10	<---	F7	1.000			
CS9	<---	F7	.573	.194	2.953	.003
CS8	<---	F7	1.260	.352	6.424	***
CS7	<---	F7	1.621	.262	6.189	***
CS15	<---	F8	1.000			
CS14	<---	F8	.715	.142	5.048	***
CS13	<---	F8	1.410	.199	7.094	***
CS12	<---	F8	.274	.155	1.767	.077
CS20	<---	F9	1.000			

			Estimates	S.E.	C.R.	P
CS19	<---	F9	1.231	.176	6.978	***
CS18	<---	F9	1.571	.211	7.445	***
CS23	<---	F10	1.000			
CS22	<---	F10	.127	.176	.719	.047
CS21	<---	F10	1.289	.315	7.278	***

**Table 4. 133** Standardized Regression Weights: (Group Number 1- Default Model)

			Estimates
CS	<---	EE	.970
F1	<---	EE	.942
F2	<---	EE	.085
F3	<---	EE	.747
F4	<---	EE	.029
F5	<---	EE	.164
F6	<---	CS	.998
F7	<---	CS	.943
F8	<---	CS	.918
F9	<---	CS	.947
F10	<---	CS	.839
S19	<---	F1	.603
S1	<---	F1	.733
S35	<---	F1	.717
S16	<---	F1	.636
S2	<---	F1	.678
S22	<---	F2	.431
S10	<---	F2	.539
S41	<---	F2	.855
S50	<---	F2	.800
S12	<---	F3	.543
S20	<---	F3	.604
S39	<---	F3	.877
S52	<---	F4	.271
S53	<---	F4	.950
S49	<---	F4	.319
S55	<---	F5	.938
S45	<---	F5	.103
S30	<---	F3	.548
CS6	<---	F6	.587
CS5	<---	F6	.692
CS4	<---	F6	.597
CS3	<---	F6	.719
CS10	<---	F7	.381

			Estimates
CS9	<---	F7	.337
CS8	<---	F7	.653
CS7	<---	F7	.571
CS15	<---	F8	.429
CS14	<---	F8	.316
CS13	<---	F8	.551
CS12	<---	F8	.410
CS20	<---	F9	.439
CS19	<---	F9	.596
CS18	<---	F9	.705
CS23	<---	F10	.457
CS22	<---	F10	.430
CS21	<---	F10	.791

Above describe the factor loadings of observed variables are reliability estimates of individual construct. Majority of the factor loadings are above suggested limit of .50 by Kline (1998). Looking to their significance level 0.05 in above, the regression weights is significant.

**Table 4. 134** Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
CS	.195
F10	.957
F9	.956
F8	.953
F7	.857
F6	.896
F5	.393
F4	.175
F3	.508
F2	.423
F1	.988
CS21	.251
CS22	.177
CS23	.438
CS18	.701
CS19	.584
CS20	.320
CS12	.188
CS13	.530
CS14	.154

	Estimate
CS15	.314
CS7	.542
CS8	.589
CS9	.158
CS10	.582
CS3	.663
CS4	.560
CS5	.647
CS6	.519
S30	.316
S45	.198
S55	.325
S49	.154
S53	.255
S52	.303
S39	.862
S20	.385
S12	.402
S50	.713
S41	.751
S10	.407
S22	.514
S2	.650
S16	.606
S35	.607
S1	.695
S19	.505

In addition to above Table 4.134, the R2 (Squared Multiple Correlations Estimate Loading) corresponding to all observed variable indicate that the respective factors explains respectable portions of the variance between .15 to .98 i.e. 15% to 98%. It means that item taps the same values dimension. We could also say that the estimated reliability of all items is reasonably well.

Based on the result obtained, it is evident that that the model is well supported to know the impact of employee empowerment on customer satisfaction with reference to selected banks of south Gujarat.

## Model Fit Summary

### Assessing Measurement Model Validity:

The Table 4.135 shows the Factor Loadings of various factors. As suggested by Hair et al. (2009), the recommended value of factor loading should be greater than 0.5. As majority of the Factor loadings are greater than 0.5, it confirms the construct validity.

**Table 4. 135** Factor Loadings Of SEM Between Employee Empowerment And Customer Satisfaction

Factors	Variables	Factor loadings
Personnel	CS3	0.84
	CS4	0.75
	CS5	0.80
	CS6	0.72
Products	CS7	0.74
	CS8	0.77
	CS9	0.53
	CS10	0.76
Image	CS12	0.40
	CS13	0.73
	CS14	0.35
	CS15	0.56
Service	CS18	0.84
	CS19	0.76
	CS20	0.57
Access	CS21	0.50
	CS22	0.42
	CS23	0.66
Authority and participation	S2	0.81
	S16	0.78
	S35	0.78
	S1	0.83
	S19	0.71
Management supports	S50	0.84
	S41	0.87
	S10	0.64
	S22	0.72

Control over jobs	S39	0.93
	S20	0.62
	S12	0.63
	S30	0.56
Job knowledge	S49	0.39
	S53	0.50
	S52	0.55
Reward and recognition	S45	0.44
	S55	0.57

**Table 4. 136 Model Fit Summary**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	119	1783.053	583	.000	3.058

Focusing on the first set of fit statistics, we see the labels NPAR (number of parameters), CMIN (minimum discrepancy), DF (degrees of freedom), P (probability value), and CMIN/DF. The value of 1783.053 under CMIN, represents the discrepancy between the unrestricted sample covariance matrix  $S$ , and the restricted covariance matrix  $\Sigma(\theta)$ , and, in essence, represents the Likelihood Ratio Test statistic, most commonly expressed as a  $\chi^2$  statistic. The test of  $H_0$ , that employee empowerment and customer satisfaction model fits the data at chi square 1783.053, with 583 degrees of freedom, and a probability of not less than 0.010 ( $p < 0.01$ ), thereby suggesting that the fit of the data to the hypothesized model is entirely adequate.

One of the first fit statistics to address this problem was the  $\chi^2$ /degrees of freedom ratio (Wheaton, Muthen, Alwin, & Summers, 1977), appears as CMIN/DF is 3.058 (standard recommended values  $\leq 5$ ).

**Table 4. 137** Baseline Comparisons

Model	NFI Delta 1	RFI rho 1	IFI Delta 2	TLI rho 2	CFI
Default model	.651	.623	.735	.710	.732

According to Hu & Bentler (1995), Marsh (1988), the next sets of goodness of fit statistics is known as baseline comparisons which can be classified as incremental or comparative indices of fit. Addressing evidence that the NFI (normed fit index) has shown a tendency to underestimate fit in small samples, bentler (1990) revised the NFI to take sample size into account and proposed the comparative fit index (CFI). Values for both the NFI and CFI range from 0 to 1. The value more than 0.90 is considered well fitting model (bentler, 1992). For current study value is 0.732 for CFI and 0.651 for NFI indicating the moderately good fit of the model. Relative fit index (RFI) represents a derivative of NFI, values range from 0 to 1, with values close to .95 indicating superior fit (Hu & Bentler, 1999). In this case the value is 0.623 indicating the moderately fit of the model.

**Table 4. 138** RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.076	.072	.080	.000

The next set of fit statistics focuses on the root mean square error of approximation (RMSEA). This index and the conceptual framework within which is embedded, was firstly proposed by Steiger and Lind in 1980, it has only recently been recognized as one of the most informative criteria in covariance structure modelling.

According to Browne & Cudeck (1993) values less than 0.05 indicate good fit, and values as high as 0.08 represent reasonable errors of approximation in the population. Maccallum (1996) have elaborated and noted that RMSEA values ranging from 0.08 to 0.10 indicates moderate fit, and those greater than 0.10 indicates poor fit. Hu and Bentler (1999) suggested a value of 0.06 to be indicative of good fit between the hypothesized model and observed data. In this study the value of RMSEA is 0.076 is indicating fairly good fit of the model.

Thus, on the basis of our goodness-of-fit results, it can be concluded that the hypothesized that the model fits the sample data fairly well.

From the above analysis it is concluded that the collected data fits well in the above explored hypothesized model. Thus, our null hypothesis is rejected means summarized that there is a significant impact of employee empowerment on customer satisfaction with reference to selected public, private and cooperative banks of south Gujarat.

**4.5.7 Objective 7: To check whether there is a significant difference in the level of employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.**

Ho: There is no significant difference in the level of employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.

H1: There is a significant difference in the levels of employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.

To achieve the objective Kruskal-Wallis test has been applied by researcher as there are more than two independent groups (public, private and cooperative sectors of banks) and dependent variable (employee empowerment dimensions) is being measured on ordinal scale.

The Kruskal-Wallis test is a rank-based nonparametric test are used to determine if there is statistically significant difference between two or more groups of an independent variable on a continuous or ordinal dependent variable. It is considered the nonparametric alternative to the one-way ANOVA, and an extension of the Mann-Whitney U test to allow the comparison of more than two independent groups.

Table 4. 139 Rank Tables:

<b>Employee empowerment statements</b>	<b>sector of bank</b>	<b>N</b>	<b>Mean Rank</b>
I am free to suggest improvements to boss without fear.	public sector bank	120	93.95
	private sector bank	120	177.54
	co-operative bank	120	270.01
	Total	360	
I have authority to correct problems when they occur.	public sector bank	120	98.65
	private sector bank	120	185.62
	co-operative bank	120	257.23
	Total	360	
I am allowed to do creative when I deal with problems during my job.	public sector bank	120	165.72
	private sector bank	120	232.00
	co-operative bank	120	143.79
	Total	360	
The work load reduces the service quality that I provide to my customers.	public sector bank	120	229.43
	private sector bank	120	228.43
	co-operative bank	120	83.64
	Total	360	
I am allowed to do for doing a high quality job.	public sector bank	120	243.06
	private sector bank	120	159.65
	co-operative bank	120	138.78
	Total	360	
The system of my bank is transparent so as to increase my competencies.	public sector bank	120	177.34
	private sector bank	120	189.69
	co-operative bank	120	174.47
	Total	360	
My bank has adopted customer oriented	public sector bank	120	162.75

approach to increase competency.			
	private sector bank	120	191.05
	co-operative bank	120	187.70
	Total	360	
Bank gives us monetary rewards for the extra achievements.	public sector bank	120	249.88
	private sector bank	120	126.78
	co-operative bank	120	164.84
	Total	360	
Bank gives us nonmonetary reward like promotion for the extra achievements.	public sector bank	120	215.77
	private sector bank	120	177.90
	co-operative bank	120	147.83
	Total	360	
The management provides security of job.	public sector bank	120	133.65
	private sector bank	120	256.82
	co-operative bank	120	151.03
	Total	360	
I don't need to get managements approval before I handle the problems.	public sector bank	120	241.88
	private sector bank	120	161.93
	co-operative bank	120	137.69
	Total	360	
I have a huge control over how to do my job.	public sector bank	120	198.59
	private sector bank	120	197.98
	co-operative bank	120	144.93
	Total	360	
Bank organizes various functions to recognize and celebrates the success.	public sector bank	120	220.40
	private sector bank	120	163.43
	co-operative bank	120	157.67
	Total	360	
Bank gives us special occasional reward like Diwali bonus etc.	public sector bank	120	178.39
	private sector bank	120	181.58

	co-operative bank	120	181.53
	Total	360	
New ideas are often dismissed.	public sector bank	120	185.68
	private sector bank	120	158.21
	co-operative bank	120	197.60
	Total	360	
I go through a big effort to change the things.	public sector bank	120	87.63
	private sector bank	120	212.17
	co-operative bank	120	241.70
	Total	360	
I Know my work very well.	public sector bank	120	156.66
	private sector bank	120	161.73
	co-operative bank	120	223.10
	Total	360	
Everything is not negotiable here & some matters are rigid.	public sector bank	120	178.14
	private sector bank	120	147.84
	co-operative bank	120	215.53
	Total	360	
I am free to make changes on my job whenever I want.	public sector bank	120	114.64
	private sector bank	120	165.55
	co-operative bank	120	261.30
	Total	360	
I am free to meet the customer's needs and demands under the banks regulations.	public sector bank	120	224.24
	private sector bank	120	216.60
	co-operative bank	120	100.66
	Total	360	
I know who appraises me.	public sector bank	120	201.88
	private sector bank	120	205.39
	co-operative bank	120	134.23
	Total	360	
Management creates fear some times.	public sector bank	120	76.63
	private sector bank	120	260.82
	co-operative bank	120	204.05
	Total	360	

Common rooms are shared.	public sector bank	120	178.00
	private sector bank	120	177.07
	co-operative bank	120	186.43
	Total	360	
I stay back beyond my work time limit.	public sector bank	120	205.08
	private sector bank	120	131.35
	co-operative bank	120	205.08
	Total	360	
I can healthily criticize the boss, if I fell so.	public sector bank	120	242.35
	private sector bank	120	162.75
	co-operative bank	120	136.40
	Total	360	
I am involved in the organization strategy preparation.	public sector bank	120	202.74
	private sector bank	120	198.46
	co-operative bank	120	140.30
	Total	360	
I can permit visitors, if I feel so, without any ones consent.	public sector bank	120	201.69
	private sector bank	120	199.22
	co-operative bank	120	140.59
	Total	360	
There is restriction for participation in all activities.	public sector bank	120	199.94
	private sector bank	120	196.50
	co-operative bank	120	145.05
	Total	360	
Suggestions are given regularly and honestly.	public sector bank	120	159.18
	private sector bank	120	174.29
	co-operative bank	120	208.04
	Total	360	
I have huge responsibility in my job.	public sector bank	120	213.91
	private sector bank	120	220.66
	co-operative bank	120	106.93
	Total	360	
Rejected suggestions are explained with due reasons there off.	public sector bank	120	176.28

	private sector bank	120	177.19
	co-operative bank	120	188.03
	Total	360	
Responsibility of each action rests with all.	public sector bank	120	102.10
	private sector bank	120	221.41
	co-operative bank	120	217.98
	Total	360	
I hardly know what my responsibility is.	public sector bank	120	109.40
	private sector bank	120	215.23
	co-operative bank	120	216.87
	Total	360	
I know what my departmental responsibility is.	public sector bank	120	157.12
	private sector bank	120	180.61
	co-operative bank	120	203.78
	Total	360	
I am not free to handle job-related problems by myself.	public sector bank	120	96.31
	private sector bank	120	180.38
	co-operative bank	120	264.81
	Total	360	
Responsibility is not shared in the organization	public sector bank	120	172.45
	private sector bank	120	187.07
	co-operative bank	120	181.99
	Total	360	
Management hardly recognizes hard work.	public sector bank	120	180.20
	private sector bank	120	208.00
	co-operative bank	120	153.30
	Total	360	
I have threatening atmosphere to learn in develop continuously	public sector bank	120	168.80
	private sector bank	120	131.82
	co-operative bank	120	240.88
	Total	360	
You need to follow rules/regulation in the organization.	public sector bank	120	230.65
	private sector bank	120	229.59
	co-operative bank	120	81.26

	Total	360	
I cannot take charge of the problems that require urgent attention	public sector bank	120	243.89
	private sector bank	120	160.60
	co-operative bank	120	137.01
	Total	360	
Management is open to ideas & more Information sharing.	public sector bank	120	132.82
	private sector bank	120	255.02
	co-operative bank	120	153.66
	Total	360	
I can participate in all activities irrespective of membership.	public sector bank	120	123.01
	private sector bank	120	192.38
	co-operative bank	120	226.12
	Total	360	
I can openly give feed back of my boss's action.	public sector bank	120	156.19
	private sector bank	120	200.20
	co-operative bank	120	185.10
	Total	360	
Management has closed door discussion on some times.	public sector bank	120	158.63
	private sector bank	120	192.37
	co-operative bank	120	190.50
	Total	360	
I know my next increment date and amount.	public sector bank	120	181.13
	private sector bank	120	188.84
	co-operative bank	120	171.54
	Total	360	
I am encouraged to take independent responsibility.	public sector bank	120	220.03
	private sector bank	120	166.15
	co-operative bank	120	155.32
	Total	360	
Management allows us to take risk.	public sector bank	120	218.95
	private sector bank	120	217.67
	co-operative bank	120	104.88

	Total	360	
I can freely discuss with management regarding customers feedback.	public sector bank	120	184.95
	private sector bank	120	191.55
	co-operative bank	120	165.00
	Total	360	
I am encouraged to develop my way of work.	public sector bank	120	185.15
	private sector bank	120	182.25
	co-operative bank	120	174.10
	Total	360	
Management does not share confidential matters with me.	public sector bank	120	131.92
	private sector bank	120	262.75
	co-operative bank	120	146.83
	Total	360	
I can promise the customers on behalf of the management.	public sector bank	120	156.75
	private sector bank	120	180.16
	co-operative bank	120	204.59
	Total	360	
Bank gives us training about how to solve the customers' problems.	public sector bank	120	183.46
	private sector bank	120	193.21
	co-operative bank	120	164.83
	Total	360	
My bank provides me training when new service is offered to customers.	public sector bank	120	180.32
	private sector bank	120	177.26
	co-operative bank	120	183.92
	Total	360	
I can set my own work standards.	public sector bank	120	203.41
	private sector bank	120	196.83
	co-operative bank	120	141.27
	Total	360	
I know my next promotion period.	public sector bank	120	127.38
	private sector bank	120	198.18

	co-operative bank	120	215.94
	Total	360	
I know my next bonus payment.	public sector bank	120	139.73
	private sector bank	120	212.43
	co-operative bank	120	189.34
	Total	360	
I can meet and interact with customers freely.	public sector bank	120	243.33
	private sector bank	120	160.81
	co-operative bank	120	137.36
	Total	360	
I can attend any meetings in the organization.	public sector bank	120	164.20
	private sector bank	120	165.47
	co-operative bank	120	211.83
	Total	360	
I am fully empowered in the organization.	public sector bank	120	158.05
	private sector bank	120	204.80
	co-operative bank	120	178.65
	Total	360	

The mean rank (i.e., the "Mean Rank" column in the Ranks table) of the employee empowerment for each sector of the banks group can be used to compare the effect of the sector of the banks. Whether these sectors of the banks groups have different employee empowerment can be assessed using the Test Statistics table which presents the result of the Kruskal-Wallis test. That is, the chi-squared statistic (the "Chi-Square" row), the degrees of freedom (the "df" row) of the test and the statistical significance of the test (the "Asymp. Sig." row).

**Table 4. 140** Test Statistics

<b>Employee empowerment statements</b>	<b>Chi-Square</b>	<b>df</b>	<b>Asymp. Sig.</b>
I am free to suggest improvements to boss without fear.	183.0662	2	0.000
I have authority to correct problems when they occur.	152.0986	2	0.000
I am allowed to do creative when I deal with problems during my job.	50.55973	2	0.000
The work load reduces the service quality that I provide to my customers.	171.1923	2	0.000
I am allowed to do for doing a high quality job.	72.78696	2	0.000
The system of my bank is transparent so as to increase my competencies.	1.747695	2	0.417
My bank has adopted customer oriented approach to increase competency.	5.700583	2	0.058
Bank gives us monetary rewards for the extra achievements.	96.10303	2	0.000
Bank gives us nonmonetary reward like promotion for the extra achievements.	31.21515	2	0.000
The management provides security of job.	103.9989	2	0.000
I don't need to get managements approval before I handle the problems.	71.14989	2	0.000
I have a huge control over how to do my job.	24.59085	2	0.000
Bank organizes various functions to recognize and celebrates the success.	30.49157	2	0.000
Bank gives us special occasional reward like Diwali bonus etc.	0.090141	2	0.956
New ideas are often dismissed.	11.071	2	0.004
I go through a big effort to change the things.	160.2024	2	0.000
I Know my work very well.	33.39338	2	0.000
Everything is not negotiable here & some matters are rigid.	27.789	2	0.000
I am free to make changes on my job whenever I want.	131.2876	2	0.000
I am free to meet the customer's needs and demands under the banks regulations.	120.4423	2	0.000
I know who appraises me.	39.86841	2	0.000
Management creates fear some times.	207.9135	2	0.000
Common rooms are shared.	0.645801	2	0.724
I stay back beyond my work time limit.	49.9829	2	0.000
I can healthily criticize the boss, if I fell so.	72.75913	2	0.000
I am involved in the organization strategy preparation.	30.22739	2	0.000
I can permit visitors, if I feel so, without any ones consent.	29.71584	2	0.000
There is restriction for participation in all activities.	23.53811	2	0.000
Suggestions are given regularly and honestly.	14.88823	2	0.001
I have huge responsibility in my job.	101.5479	2	0.000
Rejected suggestions are explained with due reasons there off.	1.037244	2	0.595
Responsibility of each action rests with all.	108.0369	2	0.000
I hardly know what my responsibility is.	88.82359	2	0.000

I know what my departmental responsibility is.	12.80805	2	0.002
I am not free to handle job-related problems by myself.	167.4587	2	0.000
Responsibility is not shared in the organization	1.358514	2	0.507
Management hardly recognizes hard work.	17.76654	2	0.000
I have threatening atmosphere to learn in develop continuously	72.18976	2	0.000
You need to follow rules/regulation in the organization.	179.7471	2	0.000
I cannot take charge of the problems that require urgent attention	75.36272	2	0.000
Management is open to ideas & more Information sharing.	99.91709	2	0.000
I can participate in all activities irrespective of membership.	64.80247	2	0.000
I can openly give feed back of my boss's action.	11.98949	2	0.002
Management has closed door discussion on some times.	8.697864	2	0.013
I know my next increment date and amount.	1.863836	2	0.394
I am encouraged to take independent responsibility.	28.257	2	0.000
Management allows us to take risk.	106.3225	2	0.000
I can freely discuss with management regarding customer's feedback.	4.810022	2	0.090
I am encouraged to develop my way of work.	0.814538	2	0.665
Management does not share confidential matters with me.	119.7966	2	0.000
I can promise the customers on behalf of the management.	14.17667	2	0.001
Bank gives us training about how to solve the customers' problems.	5.228238	2	0.073
My bank provides me training when new service is offered to customers.	0.280348	2	0.869
I can set my own work standards.	28.91843	2	0.000
I know my next promotion period.	53.38588	2	0.000
I know my next bonus payment.	33.14877	2	0.000
I can meet and interact with customers freely.	73.50196	2	0.000
I can attend any meetings in the organization.	17.4434	2	0.000
I am fully empowered in the organization.	13.04888	2	0.001

Kruskal-wallis test has been performed with the help of SPSS software.

Result of Kruskal-wallis test Table 4.140 reported that for the 11 statements out of 59 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 11 statements there is no significant difference in the level of employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

- The system of my bank is transparent so as to increase my competencies.

- My bank has adopted customer oriented approach to increase competency.
- Bank gives us special occasional reward like Diwali bonus etc.
- Common rooms are shared.
- Rejected suggestions are explained with due reasons there off.
- Responsibility is not shared in the organization.
- I know my next increment date and amount.
- I can freely discuss with management regarding customer's feedback.
- I am encouraged to develop my way of work.
- Bank gives us training about how to solve the customers' problems.
- My bank provides me training when new service is offered to customers.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.

However, the kruskal-wallis test does not identify where this difference occurs or for how many pairs of groups difference obtains. For analyzing the specific sample pairs for difference in post-hoc testing, pair wise Mann-Whitney tests is applied as follows. As there are 3 independent groups, three pairs can be obtained.

- Between public sector and private sector banks.
- Between private sector and cooperative sector banks.
- Between public sector and cooperative sector banks.

To check the difference between this three pairs in the level of employee empowerment, researcher made following hypothesis.

H<sub>0</sub>: There is no significant difference in the level of employee empowerment among selected public sector and private sector banks of south Gujarat.

H<sub>1</sub>: There is no significant difference in the level of employee empowerment among selected private sector and cooperative banks of south Gujarat.

H<sub>0</sub>: There is no significant difference in the level of employee empowerment among selected public sector and cooperative banks of south Gujarat.

1. H<sub>1</sub>: There is no significant difference in the level of employee empowerment among selected public sector and private sector banks of south Gujarat.

To achieve the objective Mann whitney u test has been applied by researcher as there are two independent groups (public and private sectors of banks) and dependent variable (employee empowerment dimensions) is being measured on ordinal scale.

The Mann whitney u test is a rank-based nonparametric test that can be used to determine if there is statistically significant difference between two groups of an independent variable on a continuous or ordinal dependent variable.

**Table 4. 141** Rank Table Mann-Whitney Test

Statements	sector of bank	N	Mean Rank	Sum of Ranks
I am free to suggest improvements to boss without fear.	public sector bank	120	84.93	10192.00
	private sector bank	120	156.07	18728.00
	Total	240		
I have authority to correct problems when they occur.	public sector bank	120	86.68	10401.00
	private sector bank	120	154.32	18519.00
	Total	240		
I am allowed to do creative when I deal with problems during my job.	public sector bank	120	98.75	11850.00
	private sector bank	120	142.25	17070.00
	Total	240		
The work load reduces the service quality that I provide to my customers.	public sector bank	120	120.54	14465.00
	private sector bank	120	120.46	14455.00
	Total	240		

I am allowed to do for doing a high quality job.	public sector bank	120	149.28	17913.50
	private sector bank	120	91.72	11006.50
	Total	240		
The system of my bank is transparent so as to increase my competencies.	public sector bank	120	116.45	13973.50
	private sector bank	120	124.55	14946.50
	Total	240		
My bank has adopted customer oriented approach to increase competency.	public sector bank	120	110.60	13271.50
	private sector bank	120	130.40	15648.50
	Total	240		
Bank gives us monetary rewards for the extra achievements.	public sector bank	120	159.94	19193.00
	private sector bank	120	81.06	9727.00
	Total	240		
Bank gives us nonmonetary reward like promotion for the extra achievements.	public sector bank	120	133.48	16018.00
	private sector bank	120	107.52	12902.00
	Total	240		
The management provides security of job.	public sector bank	120	80.14	9616.50
	private sector bank	120	160.86	19303.50
	Total	240		
I don't need to get managements approval before I handle the problems.	public sector bank	120	148.10	17772.00
	private sector bank	120	92.90	11148.00
	Total	240		
I have a huge control over how to do my job.	public sector bank	120	120.54	14465.00
	private sector bank	120	120.46	14455.00
	Total	240		
Bank organizes various functions to recognize and celebrates the success.	public sector bank	120	138.94	16673.00
	private sector bank	120	102.06	12247.00
	Total	240		

Bank gives us special occasional reward like Diwali bonus etc.	public sector bank	120	119.41	14329.00
	private sector bank	120	121.59	14591.00
	Total	240		
New ideas are often dismissed.	public sector bank	120	129.85	15582.00
	private sector bank	120	111.15	13338.00
	Total	240		
I go through a big effort to change the things.	public sector bank	120	77.19	9262.50
	private sector bank	120	163.81	19657.50
	Total	240		
I Know my work very well.	public sector bank	120	119.51	14341.00
	private sector bank	120	121.49	14579.00
	Total	240		
Everything is not negotiable here & some matters are rigid.	public sector bank	120	130.38	15646.00
	private sector bank	120	110.62	13274.00
	Total	240		
I am free to make changes on my job whenever I want.	public sector bank	120	101.84	12221.00
	private sector bank	120	139.16	16699.00
	Total	240		
I am free to meet the customer's needs and demands under the banks regulations.	public sector bank	120	122.69	14722.50
	private sector bank	120	118.31	14197.50
	Total	240		
I know who appraises me.	public sector bank	120	119.88	14385.50
	private sector bank	120	121.12	14534.50
	Total	240		
Management creates fear some times.	public sector bank	120	63.53	7623.00
	private sector bank	120	177.48	21297.00
	Total	240		
Common rooms are shared.	public sector bank	120	120.82	14498.00
	private sector bank	120	120.18	14422.00
	Total	240		
I stay back beyond my work time limit.	public sector bank	120	145.20	17423.50
	private sector bank	120	95.80	11496.50

	Total	240		
I can healthily criticize the boss, if I fell so.	public sector bank	120	148.10	17772.00
	private sector bank	120	92.90	11148.00
	Total	240		
I am involved in the organization strategy preparation.	public sector bank	120	121.39	14567.00
	private sector bank	120	119.61	14353.00
	Total	240		
I can permit visitors, if I feel so, without any ones consent.	public sector bank	120	120.77	14492.50
	private sector bank	120	120.23	14427.50
	Total	240		
There is restriction for participation in all activities.	public sector bank	120	121.02	14522.50
	private sector bank	120	119.98	14397.50
	Total	240		
Suggestions are given regularly and honestly.	public sector bank	120	115.43	13852.00
	private sector bank	120	125.57	15068.00
	Total	240		
I have huge responsibility in my job.	public sector bank	120	117.73	14127.00
	private sector bank	120	123.28	14793.00
	Total	240		
Rejected suggestions are explained with due reasons there off.	public sector bank	120	120.20	14423.50
	private sector bank	120	120.80	14496.50
	Total	240		
Responsibility of each action rests with all.	public sector bank	120	80.41	9649.00
	private sector bank	120	160.59	19271.00
	Total	240		
I hardly know what my responsibility is.	public sector bank	120	84.18	10101.50
	private sector bank	120	156.82	18818.50
	Total	240		
I know what my departmental responsibility is.	public sector bank	120	112.93	13551.50
	private sector bank	120	128.07	15368.50
	Total	240		
I am not free to handle	public sector bank	120	85.53	10263.00

job-related problems by myself.				
	private sector bank	120	155.48	18657.00
	Total	240		
Responsibility is not shared in the organization	public sector bank	120	115.62	13874.50
	private sector bank	120	125.38	15045.50
	Total	240		
Management hardly recognizes hard work.	public sector bank	120	111.08	13330.00
	private sector bank	120	129.92	15590.00
	Total	240		
I have threatening atmosphere to learn in develop continuously	public sector bank	120	133.17	15980.00
	private sector bank	120	107.83	12940.00
	Total	240		
You need to follow rules/regulation in the organization.	public sector bank	120	120.54	14465.00
	private sector bank	120	120.46	14455.00
	Total	240		
I cannot take charge of the problems that require urgent attention	public sector bank	120	149.28	17913.50
	private sector bank	120	91.72	11006.50
	Total	240		
Management is open to ideas & more Information sharing.	public sector bank	120	81.57	9788.50
	private sector bank	120	159.43	19131.50
	Total	240		
I can participate in all activities irrespective of membership.	public sector bank	120	95.59	11470.50
	private sector bank	120	145.41	17449.50
	Total	240		
I can openly give feed back of my boss's action.	public sector bank	120	105.92	12710.50
	private sector bank	120	135.08	16209.50
	Total	240		
Management has closed door discussion on some times.	public sector bank	120	109.36	13123.00
	private sector bank	120	131.64	15797.00
	Total	240		

I know my next increment date and amount.	public sector bank	120	118.25	14189.50
	private sector bank	120	122.75	14730.50
	Total	240		
I am encouraged to take independent responsibility.	public sector bank	120	139.23	16708.00
	private sector bank	120	101.77	12212.00
	Total	240		
Management allows us to take risk.	public sector bank	120	120.67	14480.50
	private sector bank	120	120.33	14439.50
	Total	240		
I can freely discuss with management regarding customers feedback.	public sector bank	120	118.38	14206.00
	private sector bank	120	122.62	14714.00
	Total	240		
I am encouraged to develop my way of work.	public sector bank	120	121.42	14570.50
	private sector bank	120	119.58	14349.50
	Total	240		
Management does not share confidential matters with me.	public sector bank	120	77.83	9340.00
	private sector bank	120	163.17	19580.00
	Total	240		
I can promise the customers on behalf of the management.	public sector bank	120	112.76	13531.00
	private sector bank	120	128.24	15389.00
	Total	240		
Bank gives us training about how to solve the customers' problems.	public sector bank	120	117.17	14060.50
	private sector bank	120	123.83	14859.50
	Total	240		
My bank provides me training when new service is offered to customers.	public sector bank	120	121.52	14582.00
	private sector bank	120	119.48	14338.00
	Total	240		
I can set my own work standards.	public sector bank	120	122.10	14651.50

	private sector bank	120	118.90	14268.50
	Total	240		
I know my next promotion period.	public sector bank	120	96.08	11529.00
	private sector bank	120	144.93	17391.00
	Total	240		
I know my next bonus payment.	public sector bank	120	95.58	11470.00
	private sector bank	120	145.42	17450.00
	Total	240		
I can meet and interact with customers freely.	public sector bank	120	148.24	17789.00
	private sector bank	120	92.76	11131.00
	Total	240		
I can attend any meetings in the organization.	public sector bank	120	120.32	14438.00
	private sector bank	120	120.68	14482.00
	Total	240		
I am fully empowered in the organization.	public sector bank	120	104.98	12597.00
	private sector bank	120	136.03	16323.00
	Total	240		

The mean rank (i.e., the "Mean Rank" column in the Ranks table) of the employee empowerment for two sector of the banks ( public and private ) can be used to compare the effect of the sector of the banks. Whether these two sectors of the banks have different employee empowerment can be assessed using the Test Statistics table which presents the result of the Mann whiteny u test.

**Table 4. 142** Test Statistics Mann-Whitney Test

<b>Statements employee empowerments</b>	<b>Mann-Whitney U</b>	<b>Asymp. Sig. (2-tailed)</b>
I am free to suggest improvements to boss without fear.	2932	0.000
I have authority to correct problems when they occur.	3141	0.000
I am allowed to do creative when I deal with problems during my job.	4590	0.000
The work load reduces the service quality that I provide to my customers.	7195	0.992
I am allowed to do for doing a high quality job.	3746.5	0.000
The system of my bank is transparent so as to increase my competencies.	6713.5	0.318
My bank has adopted customer oriented approach to increase competency.	6011.5	0.021
Bank gives us monetary rewards for the extra achievements.	2467	0.000
Bank gives us nonmonetary reward like promotion for the extra achievements.	5642	0.001
The management provides security of job.	2356.5	0.000
I don't need to get managements approval before I handle the problems.	3888	0.000
I have a huge control over how to do my job.	7195	0.992
Bank organizes various functions to recognize and celebrates the success.	4987	0.000
Bank gives us special occasional reward like Diwali bonus etc.	7069	0.788
New ideas are often dismissed.	6078	0.021
I go through a big effort to change the things.	2002.5	0.000
I Know my work very well.	7081	0.815
Everything is not negotiable here & some matters are rigid.	6014	0.019
I am free to make changes on my job whenever I want.	4961	0.000
I am free to meet the customer's needs and demands under the banks regulations.	6937.5	0.582
I know who appraises me.	7125.5	0.881
Management creates fear some times.	363	0.000
Common rooms are shared.	7162	0.941
I stay back beyond my work time limit.	4236.5	0.000
I can healthily criticize the boss, if I fell so.	3888	0.000
I am involved in the organization strategy preparation.	7093	0.829
I can permit visitors, if I feel so, without any ones consent.	7167.5	0.948
There is restriction for participation in all activities.	7137.5	0.900
Suggestions are given regularly and honestly.	6592	0.239
I have huge responsibility in my job.	6867	0.489
Rejected suggestions are explained with due reasons there off.	7163.5	0.943
Responsibility of each action rests with all.	2389	0.000

I hardly know what my responsibility is.	2841.5	0.000	
I know what my departmental responsibility is.	6291.5	0.080	
I am not free to handle job-related problems by myself.	3003	0.000	
Responsibility is not shared in the organization	6614.5	0.251	
Management hardly recognizes hard work.	6070	0.029	
I have threatening atmosphere to learn in develop continuously	5680	0.003	
You need to follow rules/regulation in the organization.	7195	0.992	
I cannot take charge of the problems that require urgent attention	3746.5	0.000	
Management is open to ideas & more Information sharing.	2528.5	0.000	
I can participate in all activities irrespective of membership.	4210.5	0.000	
I can openly give feed back of my boss's action.	5450.5	0.001	
Management has closed door discussion on some times.	5863	0.010	
I know my next increment date and amount.	6929.5	0.593	
I am encouraged to take independent responsibility.	4952	0.000	
Management allows us to take risk.	7179.5	0.966	
I can freely discuss with management regarding customer's feedback.	6946	0.610	
I am encouraged to develop my way of work.	7089.5	0.825	
Management does not share confidential matters with me.	2080	0.000	
I can promise the customers on behalf of the management.	6271	0.070	
Bank gives us training about how to solve the customers' problems.	6800.5	0.422	
My bank provides me training when new service is offered to customers.	7078	0.807	
I can set my own work standards.	7008.5	0.699	
I know my next promotion period.	4269	0.000	
I know my next bonus payment.	4210	0.000	
I can meet and interact with customers freely.	3871	0.000	
I can attend any meetings in the organization.	7178	0.966	
I am fully empowered in the organization.	5337	0.000	

Mann whiteny u test has been performed with the help of SPSS software.

Result of Mann whiteny u test Table 4.142 reported that for the 26 statements out of 59 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 26 statements there is no significant difference in the level of employee empowerment between selected public sector and private sector banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

1. The work load reduces the service quality that I provide to my customers.
2. The system of my bank is transparent so as to increase my competencies.
3. I have a huge control over how to do my job.
4. Bank gives us special occasional reward like Diwali bonus etc.
5. I know my work very well.
6. I am free to meet the customer's needs and demands under the banks regulations.
7. I know who appraises me.
8. Common rooms are shared.
9. I am involved in the organization strategy preparation.
10. I can permit visitors, if I feel so, without any ones consent.
11. There is restriction for participation in all activities.
12. Suggestions are given regularly and honestly.
13. I have huge responsibility in my job.
14. Rejected suggestions are explained with due reasons there off.
15. I know what my departmental responsibility is.
16. Responsibility is not shared in the organization
17. You need to follow rules/regulation in the organization.
18. I know my next increment date and amount.
19. Management allows us to take risk.
20. I can freely discuss with management regarding customer's feedback.
21. I am encouraged to develop my way of work.
22. I can promise the customers on behalf of the management.
23. Bank gives us training about how to solve the customers' problems.
24. My bank provides me training when new service is offered to customers.
25. I can set my own work standards.
26. I can attend any meetings in the organization.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of employee empowerment among selected public sector and private sector banks of south Gujarat.

2. H<sub>0</sub>: There is no significant difference in the level of employee empowerment among selected private sector and cooperative sector banks of south Gujarat.

To achieve the objective Mann whitney u test has been applied by researcher as there are two independent groups (private and cooperative sectors of banks) and dependent variable (employee empowerment dimensions) is being measured on ordinal scale.

The Mann whitney u test is a rank-based nonparametric test that can be used to find if there is statistically significant difference between two groups of an independent variable on a continuous or ordinal dependent variable.

The rank table is as follows.

**Table 4. 143 Rank Table**

Statements	sector of bank	N	Mean Rank	Sum of Ranks
I am free to suggest improvements to boss without fear.	private sector bank	120	81.97	9836.50
	co-operative bank	120	159.03	19083.50
	Total	240		
I have authority to correct problems when they occur.	private sector bank	120	91.79	11015.00
	co-operative bank	120	149.21	17905.00
	Total	240		
I am allowed to do creative when I deal with problems during my job.	private sector bank	120	150.25	18029.50
	co-operative bank	120	90.75	10890.50
	Total	240		
The work load reduces the service quality that I provide to my customers.	private sector bank	120	168.48	20217.00
	co-operative bank	120	72.53	8703.00
	Total	240		
I am allowed to do for doing a high quality	private sector bank	120	128.43	15412.00

job.				
	co-operative bank	120	112.57	13508.00
	Total	240		
The system of my bank is transparent so as to increase my competencies.	private sector bank	120	125.63	15076.00
	co-operative bank	120	115.37	13844.00
	Total	240		
My bank has adopted customer oriented approach to increase competency.	private sector bank	120	121.14	14537.00
	co-operative bank	120	119.86	14383.00
	Total	240		
Bank gives us monetary rewards for the extra achievements.	private sector bank	120	106.22	12746.00
	co-operative bank	120	134.78	16174.00
	Total	240		
Bank gives us nonmonetary reward like promotion for the extra achievements.	private sector bank	120	130.89	15706.50
	co-operative bank	120	110.11	13213.50
	Total	240		
The management provides security of job.	private sector bank	120	156.45	18774.50
	co-operative bank	120	84.55	10145.50
	Total	240		
I don't need to get managements approval before I handle the problems.	private sector bank	120	129.53	15543.00
	co-operative bank	120	111.48	13377.00
	Total	240		
I have a huge control over how to do my job.	private sector bank	120	138.02	16562.00
	co-operative bank	120	102.98	12358.00
	Total	240		
Bank organizes various functions to recognize and celebrates the success.	private sector bank	120	121.88	14625.00
	co-operative bank	120	119.13	14295.00
	Total	240		
Bank gives us special occasional reward like	private sector bank	120	120.49	14459.00

Diwali bonus etc.				
	co-operative bank	120	120.51	14461.00
	Total	240		
New ideas are often dismissed.	private sector bank	120	107.56	12907.50
	co-operative bank	120	133.44	16012.50
	Total	240		
I go through a big effort to change the things.	private sector bank	120	108.85	13062.50
	co-operative bank	120	132.15	15857.50
	Total	240		
I Know my work very well.	private sector bank	120	100.74	12089.00
	co-operative bank	120	140.26	16831.00
	Total	240		
Everything is not negotiable here & some matters are rigid.	private sector bank	120	97.72	11726.50
	co-operative bank	120	143.28	17193.50
	Total	240		
I am free to make changes on my job whenever I want.	private sector bank	120	86.90	10427.50
	co-operative bank	120	154.10	18492.50
	Total	240		
I am free to meet the customer's needs and demands under the banks regulations.	private sector bank	120	158.79	19054.50
	co-operative bank	120	82.21	9865.50
	Total	240		
I know who appraises me.	private sector bank	120	144.77	17372.50
	co-operative bank	120	96.23	11547.50
	Total	240		
Management creates fear some times.	private sector bank	120	143.85	17261.50
	co-operative bank	120	97.15	11658.50
	Total	240		
Common rooms are shared.	private sector bank	120	117.38	14086.00
	co-operative bank	120	123.62	14834.00
	Total	240		
I stay back beyond my work time limit.	private sector bank	120	96.05	11525.50
	co-operative bank	120	144.95	17394.50
	Total	240		

I can healthily criticize the boss, if I fell so.	private sector bank	120	130.35	15642.00
	co-operative bank	120	110.65	13278.00
	Total	240		
I am involved in the organization strategy preparation.	private sector bank	120	139.35	16722.00
	co-operative bank	120	101.65	12198.00
	Total	240		
I can permit visitors, if I feel so, without any ones consent.	private sector bank	120	139.49	16739.00
	co-operative bank	120	101.51	12181.00
	Total	240		
There is restriction for participation in all activities.	private sector bank	120	137.03	16443.00
	co-operative bank	120	103.98	12477.00
	Total	240		
Suggestions are given regularly and honestly.	private sector bank	120	109.22	13106.50
	co-operative bank	120	131.78	15813.50
	Total	240		
I have huge responsibility in my job.	private sector bank	120	157.89	18946.50
	co-operative bank	120	83.11	9973.50
	Total	240		
Rejected suggestions are explained with due reasons there off.	private sector bank	120	116.89	14026.50
	co-operative bank	120	124.11	14893.50
	Total	240		
Responsibility of each action rests with all.	private sector bank	120	121.32	14558.50
	co-operative bank	120	119.68	14361.50
	Total	240		
I hardly know what my responsibility is.	private sector bank	120	118.91	14269.50
	co-operative bank	120	122.09	14650.50
	Total	240		
I know what my departmental responsibility is.	private sector bank	120	113.04	13564.50
	co-operative bank	120	127.96	15355.50
	Total	240		
I am not free to handle job-related problems by	private sector bank	120	85.41	10249.00

myself.				
	co-operative bank	120	155.59	18671.00
	Total	240		
Responsibility is not shared in the organization	private sector bank	120	122.19	14662.50
	co-operative bank	120	118.81	14257.50
	Total	240		
Management hardly recognizes hard work.	private sector bank	120	138.59	16630.50
	co-operative bank	120	102.41	12289.50
	Total	240		
I have threatening atmosphere to learn in develop continuously	private sector bank	120	84.48	10138.00
	co-operative bank	120	156.52	18782.00
	Total	240		
You need to follow rules/regulation in the organization.	private sector bank	120	169.63	20356.00
	co-operative bank	120	71.37	8564.00
	Total	240		
I cannot take charge of the problems that require urgent attention	private sector bank	120	129.38	15525.50
	co-operative bank	120	111.62	13394.50
	Total	240		
Management is open to ideas & more Information sharing.	private sector bank	120	156.09	18731.00
	co-operative bank	120	84.91	10189.00
	Total	240		
I can participate in all activities irrespective of membership.	private sector bank	120	107.46	12895.50
	co-operative bank	120	133.54	16024.50
	Total	240		
I can openly give feed back of my boss's action.	private sector bank	120	125.63	15075.00
	co-operative bank	120	115.38	13845.00
	Total	240		
Management has closed door discussion on some times.	private sector bank	120	121.23	14547.00
	co-operative bank	120	119.78	14373.00
	Total	240		
I know my next	private sector bank	120	126.58	15190.00

increment date and amount.				
	co-operative bank	120	114.42	13730.00
	Total	240		
I am encouraged to take independent responsibility.	private sector bank	120	124.88	14986.00
	co-operative bank	120	116.12	13934.00
	Total	240		
Management allows us to take risk.	private sector bank	120	157.84	18941.00
	co-operative bank	120	83.16	9979.00
	Total	240		
I can freely discuss with management regarding customers feedback.	private sector bank	120	129.44	15532.50
	co-operative bank	120	111.56	13387.50
	Total	240		
I am encouraged to develop my way of work.	private sector bank	120	123.17	14780.50
	co-operative bank	120	117.83	14139.50
	Total	240		
Management does not share confidential matters with me.	private sector bank	120	160.08	19209.50
	co-operative bank	120	80.92	9710.50
	Total	240		
I can promise the customers on behalf of the management.	private sector bank	120	112.42	13490.00
	co-operative bank	120	128.58	15430.00
	Total	240		
Bank gives us training about how to solve the customers' problems.	private sector bank	120	129.88	15586.00
	co-operative bank	120	111.12	13334.00
	Total	240		
My bank provides me training when new service is offered to customers.	private sector bank	120	118.28	14193.50
	co-operative bank	120	122.72	14726.50
	Total	240		
I can set my own work standards.	private sector bank	120	138.42	16610.50
	co-operative bank	120	102.58	12309.50

	Total	240		
I know my next promotion period.	private sector bank	120	113.75	13650.50
	co-operative bank	120	127.25	15269.50
	Total	240		
I know my next bonus payment.	private sector bank	120	127.52	15302.00
	co-operative bank	120	113.48	13618.00
	Total	240		
I can meet and interact with customers freely.	private sector bank	120	128.55	15426.00
	co-operative bank	120	112.45	13494.00
	Total	240		
I can attend any meetings in the organization.	private sector bank	120	105.29	12634.50
	co-operative bank	120	135.71	16285.50
	Total	240		
I am fully empowered in the organization.	private sector bank	120	129.28	15513.00
	co-operative bank	120	111.73	13407.00
	Total	240		

The mean rank (i.e., the "Mean Rank" column in the Ranks table) of the employee empowerment for two sector of the banks ( private and cooperative ) can be used to compare the effect of the sector of the banks. Whether these two sectors of the banks have different employee empowerment can be assessed using the Test Statistics table which presents the result of the Mann whiteny u test.

**Table 4. 144** Test statistics

<b>Statements employee empowerment</b>	<b>Mann-Whitney U</b>	<b>Asymp. Sig. (2-tailed)</b>
I am free to suggest improvements to boss without fear.	2576.5	0.000
I have authority to correct problems when they occur.	3755	0.000
I am allowed to do creative when I deal with problems during my job.	3630.5	0.000
The work load reduces the service quality that I provide to my customers.	1443	0.000
I am allowed to do for doing a high quality job.	6248	0.067
The system of my bank is transparent so as to increase my competencies.	6584	0.206
My bank has adopted customer oriented approach to increase competency.	7123	0.882

Bank gives us monetary rewards for the extra achievements.	5486	0.001
Bank gives us nonmonetary reward like promotion for the extra achievements.	5953.5	0.012
The management provides security of job.	2885.5	0.000
I don't need to get managements approval before I handle the problems.	6117	0.037
I have a huge control over how to do my job.	5098	0.000
Bank organizes various functions to recognize and celebrates the success.	7035	0.745
Bank gives us special occasional reward like Diwali bonus etc.	7199	0.998
New ideas are often dismissed.	5647.5	0.002
I go through a big effort to change the things.	5802.5	0.004
I Know my work very well.	4829	0.000
Everything is not negotiable here & some matters are rigid.	4466.5	0.000
I am free to make changes on my job whenever I want.	3167.5	0.000
I am free to meet the customer's needs and demands under the banks regulations.	2605.5	0.000
I know who appraises me.	4287.5	0.000
Management creates fear some times.	4398.5	0.000
Common rooms are shared.	6826	0.467
I stay back beyond my work time limit.	4265.5	0.000
I can healthily criticize the boss, if I fell so.	6018	0.023
I am involved in the organization strategy preparation.	4938	0.000
I can permit visitors, if I feel so, without any ones consent.	4921	0.000
There is restriction for participation in all activities.	5217	0.000
Suggestions are given regularly and honestly.	5846.5	0.009
I have huge responsibility in my job.	2713.5	0.000
Rejected suggestions are explained with due reasons there off.	6766.5	0.399
Responsibility of each action rests with all.	7101.5	0.849
I hardly know what my responsibility is.	7009.5	0.710
I know what my departmental responsibility is.	6304.5	0.087
I am not free to handle job-related problems by myself.	2989	0.000
Responsibility is not shared in the organization	6997.5	0.692
Management hardly recognizes hard work.	5029.5	0.000
I have threatening atmosphere to learn in develop continuously	2878	0.000
You need to follow rules/regulation in the organization.	1304	0.000
I cannot take charge of the problems that require urgent attention	6134.5	0.040
Management is open to ideas & more Information sharing.	2929	0.000
I can participate in all activities irrespective of membership.	5635.5	0.003
I can openly give feed back of my boss's action.	6585	0.230
Management has closed door discussion on some times.	7113	0.865

I know my next increment date and amount.	6470	0.148
I am encouraged to take independent responsibility.	6674	0.313
Management allows us to take risk.	2719	0.000
I can freely discuss with management regarding customers feedback.	6127.5	0.034
I am encouraged to develop my way of work.	6879.5	0.531
Management does not share confidential matters with me.	2450.5	0.000
I can promise the customers on behalf of the management.	6230	0.052
Bank gives us training about how to solve the customers' problems.	6074	0.026
My bank provides me training when new service is offered to customers.	6933.5	0.598
I can set my own work standards.	5049.5	0.000
I know my next promotion period.	6390.5	0.105
I know my next bonus payment.	6358	0.097
I can meet and interact with customers freely.	6234	0.064
I can attend any meetings in the organization.	5374.5	0.000
I am fully empowered in the organization.	6147	0.041

Mann whiteny u test has been performed with the help of SPSS software.

Result of Mann whiteny u test Table 4.144 reported that for the 21 statements out of 59 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 21 statements there is no significant difference in the level of employee empowerment between selected private sector and cooperative sector banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

1. I am allowed to do for doing a high quality job.
2. The system of my bank is transparent so as to increase my competencies.
3. My bank has adopted customer oriented approach to increase competency.
4. Bank organizes various functions to recognize and celebrates the success.
5. Bank gives us special occasional reward like Diwali bonus etc.
6. Common rooms are shared.
7. Rejected suggestions are explained with due reasons there off.
8. Responsibility of each action rests with all.
9. I hardly know what my responsibility is.

10. I know what my departmental responsibility is.
11. Responsibility is not shared in the organization
12. I can openly give feed back of my boss's action.
13. Management has closed door discussion on some times.
14. I know my next increment date and amount.
15. I am encouraged to take independent responsibility.
16. I am encouraged to develop my way of work.
17. I can promise the customers on behalf of the management.
18. My bank provides me training when new service is offered to customers.
19. I know my next promotion period.
20. I know my next bonus payment.
21. I can meet and interact with customers freely.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of employee empowerment among selected private sector and cooperative sector banks of south Gujarat.

3. H<sub>0</sub>: There is no significant difference in the level of employee empowerment among selected public sector and cooperative sector banks of south Gujarat.

To achieve the objective Mann whitney u test has been applied by researcher as there are two independent groups (public and cooperative sectors of banks) and dependent variable (employee empowerment dimensions) is being measured on ordinal scale.

The Mann whitney u test is a rank-based nonparametric test that can be used to find if there is statistically significant difference between two groups of an independent variable on a continuous or ordinal dependent variable.

The rank table is as follows.

**Table 4. 145 Rank Tables**

	sector of bank	N	Mean Rank	Sum of Ranks
I am free to suggest improvements to boss without fear.	public sector bank	120	69.52	8342.50
	co-operative bank	120	171.48	20577.50
	Total	240		
I have authority to correct problems when they occur.	public sector bank	120	72.48	8697.50
	co-operative bank	120	168.52	20222.50
	Total	240		
I am allowed to do creative when I deal with problems during my job.	public sector bank	120	127.47	15296.00
	co-operative bank	120	113.53	13624.00
	Total	240		
The work load reduces the service quality that I provide to my customers.	public sector bank	120	169.39	20326.50
	co-operative bank	120	71.61	8593.50
	Total	240		
I am allowed to do for doing a high quality job.	public sector bank	120	154.28	18514.00
	co-operative bank	120	86.72	10406.00
	Total	240		
The system of my bank is transparent so as to increase my competencies.	public sector bank	120	121.40	14567.50
	co-operative bank	120	119.60	14352.50
	Total	240		
My bank has adopted customer oriented approach to increase competency.	public sector bank	120	112.65	13518.50
	co-operative bank	120	128.35	15401.50
	Total	240		
Bank gives us monetary rewards for the extra achievements.	public sector bank	120	150.44	18053.00
	co-operative bank	120	90.56	10867.00
	Total	240		

Bank gives us nonmonetary reward like promotion for the extra achievements.	public sector bank	120	142.78	17134.00
	co-operative bank	120	98.22	11786.00
	Total	240		
The management provides security of job.	public sector bank	120	114.01	13681.50
	co-operative bank	120	126.99	15238.50
	Total	240		
I don't need to get managements approval before I handle the problems.	public sector bank	120	154.28	18514.00
	co-operative bank	120	86.72	10406.00
	Total	240		
I have a huge control over how to do my job.	public sector bank	120	138.55	16626.00
	co-operative bank	120	102.45	12294.00
	Total	240		
Bank organizes various functions to recognize and celebrates the success.	public sector bank	120	141.96	17035.00
	co-operative bank	120	99.04	11885.00
	Total	240		
Bank gives us special occasional reward like Diwali bonus etc.	public sector bank	120	119.48	14337.50
	co-operative bank	120	121.52	14582.50
	Total	240		
New ideas are often dismissed.	public sector bank	120	116.33	13960.00
	co-operative bank	120	124.67	14960.00
	Total	240		
I go through a big effort to change the things.	public sector bank	120	70.94	8513.00
	co-operative bank	120	170.06	20407.00
	Total	240		
I Know my work very well.	public sector bank	120	97.65	11718.50
	co-operative bank	120	143.35	17201.50
	Total	240		
Everything is not negotiable here & some matters are rigid.	public sector bank	120	108.25	12990.50
	co-operative bank	120	132.75	15929.50

	Total	240		
I am free to make changes on my job whenever I want.	public sector bank	120	73.30	8796.00
	co-operative bank	120	167.70	20124.00
	Total	240		
I am free to meet the customer's needs and demands under the banks regulations.	public sector bank	120	162.05	19446.00
	co-operative bank	120	78.95	9474.00
	Total	240		
I know who appraises me.	public sector bank	120	142.50	17100.00
	co-operative bank	120	98.50	11820.00
	Total	240		
Management creates fear some times.	public sector bank	120	73.61	8833.00
	co-operative bank	120	167.39	20087.00
	Total	240		
Common rooms are shared.	public sector bank	120	117.68	14122.00
	co-operative bank	120	123.32	14798.00
	Total	240		
I stay back beyond my work time limit.	public sector bank	120	120.38	14445.50
	co-operative bank	120	120.62	14474.50
	Total	240		
I can healthily criticize the boss, if I fell so.	public sector bank	120	154.75	18570.00
	co-operative bank	120	86.25	10350.00
	Total	240		
I am involved in the organization strategy preparation.	public sector bank	120	141.85	17022.00
	co-operative bank	120	99.15	11898.00
	Total	240		
I can permit visitors, if I feel so, without any ones consent.	public sector bank	120	141.42	16970.00
	co-operative bank	120	99.58	11950.00
	Total	240		
There is restriction for participation in all activities.	public sector bank	120	139.42	16730.50
	co-operative bank	120	101.58	12189.50
	Total	240		
Suggestions are given	public sector bank	120	104.24	12509.00

regularly and honestly.				
	co-operative bank	120	136.76	16411.00
	Total	240		
I have huge responsibility in my job.	public sector bank	120	156.69	18802.50
	co-operative bank	120	84.31	10117.50
	Total	240		
Rejected suggestions are explained with due reasons there off.	public sector bank	120	116.58	13990.00
	co-operative bank	120	124.42	14930.00
	Total	240		
Responsibility of each action rests with all.	public sector bank	120	82.20	9863.50
	co-operative bank	120	158.80	19056.50
	Total	240		
I hardly know what my responsibility is.	public sector bank	120	85.72	10286.50
	co-operative bank	120	155.28	18633.50
	Total	240		
I know what my departmental responsibility is.	public sector bank	120	104.69	12562.50
	co-operative bank	120	136.31	16357.50
	Total	240		
I am not free to handle job-related problems by myself.	public sector bank	120	71.28	8554.00
	co-operative bank	120	169.72	20366.00
	Total	240		
Responsibility is not shared in the organization	public sector bank	120	117.33	14079.00
	co-operative bank	120	123.68	14841.00
	Total	240		
Management hardly recognizes hard work.	public sector bank	120	129.62	15554.00
	co-operative bank	120	111.38	13366.00
	Total	240		
I have threatening atmosphere to learn in develop continuously	public sector bank	120	96.14	11536.50
	co-operative bank	120	144.86	17383.50
	Total	240		
You need to follow rules/regulation in the organization.	public sector bank	120	170.61	20473.00

	co-operative bank	120	70.39	8447.00
	Total	240		
I cannot take charge of the problems that require urgent attention	public sector bank	120	155.11	18613.50
	co-operative bank	120	85.89	10306.50
	Total	240		
Management is open to ideas & more Information sharing.	public sector bank	120	111.75	13409.50
	co-operative bank	120	129.25	15510.50
	Total	240		
I can participate in all activities irrespective of membership.	public sector bank	120	87.92	10550.50
	co-operative bank	120	153.08	18369.50
	Total	240		
I can openly give feed back of my boss's action.	public sector bank	120	110.77	13292.50
	co-operative bank	120	130.23	15627.50
	Total	240		
Management has closed door discussion on some times.	public sector bank	120	109.77	13172.50
	co-operative bank	120	131.23	15747.50
	Total	240		
I know my next increment date and amount.	public sector bank	120	123.38	14805.50
	co-operative bank	120	117.62	14114.50
	Total	240		
I am encouraged to take independent responsibility.	public sector bank	120	141.30	16956.00
	co-operative bank	120	99.70	11964.00
	Total	240		
Management allows us to take risk.	public sector bank	120	158.78	19054.00
	co-operative bank	120	82.22	9866.00
	Total	240		
I can freely discuss with management regarding customers feedback.	public sector bank	120	127.06	15247.50
	co-operative bank	120	113.94	13672.50
	Total	240		
I am encouraged to	public sector bank	120	124.23	14908.00

develop my way of work.				
	co-operative bank	120	116.77	14012.00
	Total	240		
Management does not share confidential matters with me.	public sector bank	120	114.59	13750.50
	co-operative bank	120	126.41	15169.50
	Total	240		
I can promise the customers on behalf of the management.	public sector bank	120	104.49	12539.00
	co-operative bank	120	136.51	16381.00
	Total	240		
Bank gives us training about how to solve the customers' problems.	public sector bank	120	126.79	15214.50
	co-operative bank	120	114.21	13705.50
	Total	240		
My bank provides me training when new service is offered to customers.	public sector bank	120	119.30	14316.50
	co-operative bank	120	121.70	14603.50
	Total	240		
I can set my own work standards.	public sector bank	120	141.81	17017.50
	co-operative bank	120	99.19	11902.50
	Total	240		
I know my next promotion period.	public sector bank	120	91.81	11017.00
	co-operative bank	120	149.19	17903.00
	Total	240		
I know my next bonus payment.	public sector bank	120	104.65	12557.50
	co-operative bank	120	136.35	16362.50
	Total	240		
I can meet and interact with customers freely.	public sector bank	120	155.59	18671.00
	co-operative bank	120	85.41	10249.00
	Total	240		
I can attend any meetings in the organization.	public sector bank	120	104.38	12526.00
	co-operative bank	120	136.62	16394.00
	Total	240		
I am fully empowered in the organization.	public sector bank	120	113.57	13628.50

	co-operative bank	120	127.43	15291.50
	Total	240		

The mean rank (i.e., the "Mean Rank" column in the Ranks table) of the employee empowerment for two sectors of the banks (public and cooperative) can be used to compare the effect of the sector of the banks. Whether these two sectors of the banks have different employee empowerment can be assessed using the Test Statistics table which presents the result of the Mann whiteny u test.

**Table 4. 146** Test Statistics

Statements employee empowerment	Mann-Whitney U	Asymp. Sig. (2-tailed)
I am free to suggest improvements to boss without fear.	1082.5	0.000
I have authority to correct problems when they occur.	1437.5	0.000
I am allowed to do creative when I deal with problems during my job.	6364	0.106
The work load reduces the service quality that I provide to my customers.	1333.5	0.000
I am allowed to do for doing a high quality job.	3146	0.000
The system of my bank is transparent so as to increase my competencies.	7092.5	0.828
My bank has adopted customer oriented approach to increase competency.	6258.5	0.070
Bank gives us monetary rewards for the extra achievements.	3607	0.000
Bank gives us nonmonetary reward like promotion for the extra achievements.	4526	0.000
The management provides security of job.	6421.5	0.129
I don't need to get managements approval before I handle the problems.	3146	0.000
I have a huge control over how to do my job.	5034	0.000
Bank organizes various functions to recognize and celebrates the success.	4625	0.000
Bank gives us special occasional reward like Diwali bonus etc.	7077.5	0.803
New ideas are often dismissed.	6700	0.297
I go through a big effort to change the things.	1253	0.000
I Know my work very well.	4458.5	0.000
Everything is not negotiable here & some matters are rigid.	5730.5	0.004
I am free to make changes on my job whenever I want.	1536	0.000
I am free to meet the customer's needs and demands under the banks regulations.	2214	0.000
I know who appraises me.	4560	0.000
Management creates fear some times.	1573	0.000
Common rooms are shared.	6862	0.511
I stay back beyond my work time limit.	7185.5	0.974
I can healthily criticize the boss, if I fell so.	3090	0.000
I am involved in the organization strategy preparation.	4638	0.000
I can permit visitors, if I feel so, without any ones consent.	4690	0.000
There is restriction for participation in all activities.	4929.5	0.000

Suggestions are given regularly and honestly.	5249	0.000	
I have huge responsibility in my job.	2857.5	0.000	
Rejected suggestions are explained with due reasons there off.	6730	0.360	
Responsibility of each action rests with all.	2603.5	0.000	
I hardly know what my responsibility is.	3026.5	0.000	
I know what my departmental responsibility is.	5302.5	0.000	
I am not free to handle job-related problems by myself.	1294	0.000	
Responsibility is not shared in the organization	6819	0.454	
Management hardly recognizes hard work.	6106	0.034	
I have threatening atmosphere to learn in develop continuously	4276.5	0.000	
You need to follow rules/regulation in the organization.	1187	0.000	
I cannot take charge of the problems that require urgent attention	3046.5	0.000	
Management is open to ideas & more Information sharing.	6149.5	0.042	
I can participate in all activities irrespective of membership.	3290.5	0.000	
I can openly give feed back of my boss's action.	6032.5	0.024	
Management has closed door discussion on some times.	5912.5	0.012	
I know my next increment date and amount.	6854.5	0.499	
I am encouraged to take independent responsibility.	4704	0.000	
Management allows us to take risk.	2606	0.000	
I can freely discuss with management regarding customers feedback.	6412.5	0.121	
I am encouraged to develop my way of work.	6752	0.380	
Management does not share confidential matters with me.	6490.5	0.168	
I can promise the customers on behalf of the management.	5279	0.000	
Bank gives us training about how to solve the customers' problems.	6445.5	0.138	
My bank provides me training when new service is offered to customers.	7056.5	0.776	
I can set my own work standards.	4642.5	0.000	
I know my next promotion period.	3757	0.000	
I know my next bonus payment.	5297.5	0.000	
I can meet and interact with customers freely.	2989	0.000	
I can attend any meetings in the organization.	5266	0.000	
I am fully empowered in the organization.	6368.5	0.111	

Mann whiteny u test has been performed with the help of SPSS software.

Result of Mann whiteny u test Table 4.146 reported that for the 17 statements out of 59 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 17 statements there is no significant difference in the level of employee empowerment between selected public sector and cooperative sector banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

1. I am allowed to do creative when I deal with problems during my job.
2. The system of my bank is transparent so as to increase my competencies.

3. My bank has adopted customer oriented approach to increase competency.
4. The management provides security of job.
5. Bank gives us special occasional reward like Diwali bonus etc.
6. New ideas are often dismissed.
7. Common rooms are shared.
8. I stay back beyond my work time limit.
9. Rejected suggestions are explained with due reasons there off.
10. Responsibility is not shared in the organization
11. I know my next increment date and amount.
12. I can freely discuss with management regarding customers' feedback.
13. I am encouraged to develop my way of work.
14. Management does not share confidential matters with me.
15. Bank gives us training about how to solve the customers' problems.
16. My bank provides me training when new service is offered to customers.
17. I am fully empowered in the organization.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of employee empowerment among selected public sector and cooperative sector banks of south Gujarat.

**4.6.8 Objective 8: To check whether there is a significant difference in the level of customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.**

Ho: There is no significant difference in the level of customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.

H1: There is a significant difference in the level of customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.

To achieve the objective Kruskal-Wallis test has been applied by researcher as there are more than two independent groups (public, private and cooperative sectors of banks) and dependent variable (customer satisfaction dimensions) is being measured on ordinal scale.

The Kruskal-Wallis test is a rank-based nonparametric test that can be used to find if there is statistically significant difference between two or more groups of an independent variable on a continuous or ordinal dependent variable. It is considered the nonparametric alternative to the one-way ANOVA, and an extension of the Mann-Whitney U test to allow the comparison of more than two independent groups.

**Table 4. 147 Rank Table:**

	sector of bank	N	Mean Rank
The knowledge and skills possessed by the employees of your bank are perfect.	public sector bank	120	178.36
	private sector bank	120	182.95
	co-operative bank	120	180.20
	Total	360	
The employees of your bank are very responsive to your questions and concerns.	public sector bank	120	185.68
	private sector bank	120	160.42
	co-operative bank	120	195.40
	Total	360	
You found friendly relationship with the	public sector bank	120	268.52

employees of your bank.			
	private sector bank	120	182.23
	co-operative bank	120	90.75
	Total	360	
The employees of your bank understand and satisfy your need.	public sector bank	120	103.36
	private sector bank	120	186.83
	co-operative bank	120	251.31
	Total	360	
The employee solves your query very promptly.	public sector bank	120	96.79
	private sector bank	120	184.32
	co-operative bank	120	260.40
	Total	360	
The employee always informs you about the new services offered by banks.	public sector bank	120	101.66
	private sector bank	120	197.22
	co-operative bank	120	242.63
	Total	360	
Your bank offers variety of products and services.	public sector bank	120	223.42
	private sector bank	120	214.74
	co-operative bank	120	103.35
	Total	360	
Your bank does not offer reasonable interest rates to customers.	public sector bank	120	105.37
	private sector bank	120	175.42
	co-operative bank	120	260.71
	Total	360	
The service charges of your bank are quite reasonable.	public sector bank	120	181.05
	private sector bank	120	212.66
	co-operative bank	120	147.79
	Total	360	
Your bank offers special products (leasing, consumer	public sector bank	120	221.17

financing etc.)			
	private sector bank	120	178.22
	co-operative bank	120	142.12
	Total	360	
Bank always upgrade their products and services for the welfare of customers.	public sector bank	120	150.30
	private sector bank	120	224.84
	co-operative bank	120	166.35
	Total	360	
Your bank has excellent technology and modern looking equipment.	public sector bank	120	123.78
	private sector bank	120	269.27
	co-operative bank	120	148.45
	Total	360	
Your bank has low credibility among the other commercial banks of India.	public sector bank	120	115.46
	private sector bank	120	163.68
	co-operative bank	120	262.37
	Total	360	
Your bank will satisfy your needs in future.	public sector bank	120	250.75
	private sector bank	120	127.14
	co-operative bank	120	163.61
	Total	360	
Compare to other banks your bank is having good image.	public sector bank	120	243.88
	private sector bank	120	160.53
	co-operative bank	120	137.10
	Total	360	
Your Bank is very customer oriented.	public sector bank	120	177.69
	private sector bank	120	186.21
	co-operative bank	120	177.60
	Total	360	
The physical appearance of your bank is visually appealing.	public sector bank	120	124.33
	private sector bank	120	268.08
	co-operative bank	120	149.09

	Total	360	
You have to wait very long for availing the bank services.	public sector bank	120	230.37
	private sector bank	120	229.35
	co-operative bank	120	81.78
	Total	360	
The service processes used at your bank are inflexible.	public sector bank	120	218.59
	private sector bank	120	225.24
	co-operative bank	120	97.68
	Total	360	
Your bank provides you with complete information (new products, account statements etc.)	public sector bank	120	124.07
	private sector bank	120	190.07
	co-operative bank	120	227.36
	Total	360	
Your bank has expanded network(branches, ATMs etc).	public sector bank	120	257.13
	private sector bank	120	191.99
	co-operative bank	120	92.38
	Total	360	
The ATM network of your bank always remains functional.	public sector bank	120	131.83
	private sector bank	120	256.30
	co-operative bank	120	153.37
	Total	360	
Your bank has inconvenient location.	public sector bank	120	209.72
	private sector bank	120	201.58
	co-operative bank	120	130.20
	Total	360	
I am fully satisfied with my bank services.	public sector bank	120	199.55
	private sector bank	120	207.42
	co-operative bank	120	134.53
	Total	360	

The mean rank (i.e., the "Mean Rank" column in the Ranks table) of the customer satisfaction for each sector of the banks group can be used to compare the effect of the sector of the banks. Whether these sectors of the banks groups have different customer satisfaction can be assessed using the Test Statistics table which presents the result of the Kruskal-Wallis test. That is, the chi-squared statistic (the "Chi-Square" row), the degrees of freedom (the "df" row) of the test and the statistical significance of the test (the "Asymp. Sig." row).

**Table 4. 148** Test Statistics:

<b>Customer satisfaction statements</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>
The knowledge and skills possessed by the employees of your bank are perfect.	0.143971	2	0.931
The employees of your bank are very responsive to your questions and concerns.	8.847248	2	0.012
You found friendly relationship with the employees of your bank.	186.424	2	0.000
The employees of your bank understand and satisfy your need.	133.7959	2	0.000
The employee solves your query very promptly.	161.2256	2	0.000
The employee always informs you about the new services offered by banks.	122.4172	2	0.000
Your bank offers variety of products and services.	112.9458	2	0.000
Your bank does not offer reasonable interest rates to customers.	142.9745	2	0.000
The service charges of your bank are quite reasonable.	24.55011	2	0.000
Your bank offers special products (leasing, consumer financing etc.)	39.3364	2	0.000
Bank always upgrade their products and services for the welfare of customers.	36.20146	2	0.000
Your bank has excellent technology and modern looking equipment.	141.6628	2	0.000
Your bank has low credibility among the other commercial banks of India.	132.6759	2	0.000
Your bank will satisfy your needs in future.	97.79088	2	0.000
Compare to other banks your bank is having good image.	75.30862	2	0.000
Your Bank is very customer oriented.	0.654462	2	0.721
The physical appearance of your bank is visually appealing.	138.0609	2	0.000
You have to wait very long for availing the bank services.	178.0941	2	0.000
The service processes used at your bank are inflexible.	128.0676	2	0.000
Your bank provides you with complete information (new products, account statements etc.)	64.1276	2	0.000
Your bank has expanded network(branches, ATMs etc).	164.6927	2	0.000
The ATM network of your bank always remains functional.	103.4138	2	0.000
Your bank has inconvenient location.	49.53528	2	0.000
I am fully satisfied with my bank services.	39.71645	2	0.000

Kruskal-wallis test has been performed with the help of SPSS software.

Result of Kruskal-wallis test Table 4.148 reported that for the 02 statements out of 24 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 02 statements there is no customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

- The knowledge and skills possessed by the employees of your bank are perfect.
- Your Bank is very customer oriented.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.

However, the kruskal-wallis test does not identify where this difference occurs or for how many pairs of groups difference obtains. For analyzing the specific sample pairs for difference in post-hoc testing, pair wise Mann-Whitney tests is applied as follows. As there are 3 independent groups, three pairs can be obtained.

- Between public sector and private sector banks.
- Between private sector and cooperative sector banks.
- Between public sector and cooperative sector banks.

To check the difference between this three pairs in the level of customer satisfaction, researcher made following hypothesis.

H<sub>0</sub>: There is no significant difference in the level of customer satisfaction among selected public sector and private sector banks of south Gujarat.

Hbo: There is no significant difference in the level of customer satisfaction among selected private sector and cooperative banks of south Gujarat.

Hco: There is no significant difference in the level of customer satisfaction among selected public sector and cooperative banks of south Gujarat.

1. Hao: There is no significant difference in the level of customer satisfaction among selected public sector and private sector banks of south Gujarat.

To achieve the objective Mann whitney u test has been applied by researcher as there are two independent groups (public and private sectors of banks) and dependent variable (customer satisfaction dimensions) is being measured on ordinal scale.

The Mann whitney u test is a rank-based nonparametric test that can be used to find if there is statistically significant difference between two groups of an independent variable on a continuous or ordinal dependent variable.

**Table 4. 149 Rank Table:**

<b>Statements customer satisfaction</b>	<b>sector of bank</b>	<b>N</b>	<b>Mean Rank</b>	<b>Sum of Ranks</b>
The knowledge and skills possessed by the employees of your bank are perfect.	public sector bank	120	118.95	14274.50
	private sector bank	120	122.05	14645.50
	Total	240		
The employees of your bank are very responsive to your questions and concerns.	public sector bank	120	129.09	15491.00
	private sector bank	120	111.91	13429.00
	Total	240		
You found friendly relationship with the employees of your bank.	public sector bank	120	156.83	18820.00
	private sector bank	120	84.17	10100.00

	Total	240		
The employees of your bank understand and satisfy your need.	public sector bank	120	89.62	10754.50
	private sector bank	120	151.38	18165.50
	Total	240		
The employee solves your query very promptly.	public sector bank	120	86.25	10350.00
	private sector bank	120	154.75	18570.00
	Total	240		
The employee always informs you about the new services offered by banks.	public sector bank	120	86.44	10372.50
	private sector bank	120	154.56	18547.50
	Total	240		
Your bank offers variety of products and services.	public sector bank	120	123.14	14776.50
	private sector bank	120	117.86	14143.50
	Total	240		
Your bank does not offer reasonable interest rates to customers.	public sector bank	120	93.47	11216.50
	private sector bank	120	147.53	17703.50
	Total	240		
The service charges of your bank are quite reasonable.	public sector bank	120	109.80	13176.50
	private sector bank	120	131.20	15743.50
	Total	240		
Your bank offers special products (leasing, consumer financing etc.)	public sector bank	120	135.55	16266.00
	private sector bank	120	105.45	12654.00
	Total	240		
Bank always upgrade their products and services for the welfare of customers.	public sector bank	120	96.08	11529.00
	private sector bank	120	144.93	17391.00
	Total	240		
Your bank has excellent technology and modern looking	public sector bank	120	73.05	8765.50

equipment.				
	private sector bank	120	167.95	20154.50
	Total	240		
Your bank has low credibility among the other commercial banks of India.	public sector bank	120	102.70	12324.00
	private sector bank	120	138.30	16596.00
	Total	240		
Your bank will satisfy your needs in future.	public sector bank	120	160.21	19225.00
	private sector bank	120	80.79	9695.00
	Total	240		
Compare to other banks your bank is having good image.	public sector bank	120	149.21	17905.50
	private sector bank	120	91.79	11014.50
	Total	240		
Your Bank is very customer oriented.	public sector bank	120	117.68	14121.50
	private sector bank	120	123.32	14798.50
	Total	240		
The physical appearance of your bank is visually appealing.	public sector bank	120	73.60	8832.50
	private sector bank	120	167.40	20087.50
	Total	240		
You have to wait very long for availing the bank services.	public sector bank	120	120.54	14465.00
	private sector bank	120	120.46	14455.00
	Total	240		
The service processes used at your bank are inflexible.	public sector bank	120	117.73	14127.00
	private sector bank	120	123.28	14793.00
	Total	240		
Your bank provides you with complete information (new products, account statements etc.)	public sector bank	120	96.78	11614.00
	private sector bank	120	144.22	17306.00
	Total	240		
Your bank has expanded network(branches, ATMs etc).	public sector bank	120	145.88	17506.00

	private sector bank	120	95.12	11414.00
	Total	240		
The ATM network of your bank always remains functional.	public sector bank	120	80.83	9699.00
	private sector bank	120	160.18	19221.00
	Total	240		
Your bank has inconvenient location.	public sector bank	120	123.00	14759.50
	private sector bank	120	118.00	14160.50
	Total	240		
I am fully satisfied with my bank services.	public sector bank	120	118.38	14205.50
	private sector bank	120	122.62	14714.50
	Total	240		

The mean rank (i.e., the "Mean Rank" column in the Ranks table) of the customer satisfaction for two sector of the banks ( public and private ) can be used to compare the effect of the sector of the banks. Whether these two sectors of the banks have different customer satisfaction can be assessed using the Test Statistics table which presents the result of the Mann whiteny u test.

**Table 4. 150 Test Statistics:**

<b>Customer satisfaction statements</b>	<b>Mann-Whitney U</b>	<b>Asymp. Sig. (2-tailed)</b>
The knowledge and skills possessed by the employees of your bank are perfect.	7014.5	0.702
The employees of your bank are very responsive to your questions and concerns.	6169	0.034
You found friendly relationship with the employees of your bank.	2840	0.000
The employees of your bank understand and satisfy your need.	3494.5	0.000
The employee solves your query very promptly.	3090	0.000
The employee always informs you about the new services offered by banks.	3112.5	0.000
Your bank offers variety of products and services.	6883.5	0.507
Your bank does not offer reasonable interest rates to customers.	3956.5	0.000
The service charges of your bank are quite reasonable.	5916.5	0.014
Your bank offers special products (leasing, consumer financing etc.)	5394	0.000
Bank always upgrade their products and services for the welfare of customers.	4269	0.000
Your bank has excellent technology and modern looking equipment.	1505.5	0.000
Your bank has low credibility among the other commercial banks of	5064	0.000

India.		
Your bank will satisfy your needs in future.	2435	0.000
Compare to other banks your bank is having good image.	3754.5	0.000
Your Bank is very customer oriented.	6861.5	0.489
The physical appearance of your bank is visually appealing.	1572.5	0.000
You have to wait very long for availing the bank services.	7195	0.992
The service processes used at your bank are inflexible.	6867	0.489
Your bank provides you with complete information (new products, account statements etc.)	4354	0.000
Your bank has expanded network(branches, ATMs etc).	4154	0.000
The ATM network of your bank always remains functional.	2439	0.000
Your bank has inconvenient location.	6900.5	0.531
I am fully satisfied with my bank services.	6945.5	0.608

Mann whiteny u test has been performed with the help of SPSS software.

Result of Mann whiteny u test Table 4.150 reported that for the 07 statements out of 24 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 07 statements there is no significant difference in the level of customer satisfaction between selected public sector and private sector banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

1. The knowledge and skills possessed by the employees of your bank are perfect.
2. Your bank offers variety of products and services.
3. Your Bank is very customer oriented.
4. You have to wait very long for availing the bank services.
5. The service processes used at your bank are inflexible.
6. Your bank has inconvenient location.
7. I am fully satisfied with my bank services.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of customer satisfaction among selected public sector and private sector banks of south Gujarat.

2. H<sub>0</sub>: There is no significant difference in the level of customer satisfaction among selected private sector and cooperative sector banks of south Gujarat.

To achieve the objective Mann whitney u test has been applied by researcher as there are two independent groups (private and cooperative sectors of banks) and dependent variable (employee empowerment dimensions) is being measured on ordinal scale.

The Mann whitney u test is a rank-based nonparametric test that can be used to find if there is statistically significant difference between two groups of an independent variable on a continuous or ordinal dependent variable.

**Table 4. 151 Rank Table**

	sector of bank	N	Mean Rank	Sum of Ranks
The knowledge and skills possessed by the employees of your bank are perfect.	private sector bank	120	121.40	14568.00
	co-operative bank	120	119.60	14352.00
	Total	240		
The employees of your bank are very responsive to your questions and concerns.	private sector bank	120	109.01	13081.00
	co-operative bank	120	131.99	15839.00
	Total	240		
You found friendly relationship with the employees of your bank.	private sector bank	120	158.56	19027.50
	co-operative bank	120	82.44	9892.50
	Total	240		
The employees of your bank understand and satisfy your need.	private sector bank	120	95.95	11514.50
	co-operative bank	120	145.05	17405.50
	Total	240		
The employee solves your query very promptly.	private sector bank	120	90.07	10808.00

	co-operative bank	120	150.93	18112.00
	Total	240		
The employee always informs you about the new services offered by banks.	private sector bank	120	103.15	12378.50
	co-operative bank	120	137.85	16541.50
	Total	240		
Your bank offers variety of products and services.	private sector bank	120	157.38	18885.00
	co-operative bank	120	83.63	10035.00
	Total	240		
Your bank does not offer reasonable interest rates to customers.	private sector bank	120	88.39	10606.50
	co-operative bank	120	152.61	18313.50
	Total	240		
The service charges of your bank are quite reasonable.	private sector bank	120	141.97	17036.00
	co-operative bank	120	99.03	11884.00
	Total	240		
Your bank offers special products (leasing, consumer financing etc.)	private sector bank	120	133.27	15992.00
	co-operative bank	120	107.73	12928.00
	Total	240		
Bank always upgrade their products and services for the welfare of customers.	private sector bank	120	140.42	16850.00
	co-operative bank	120	100.58	12070.00
	Total	240		
Your bank has excellent technology and modern looking equipment.	private sector bank	120	161.82	19418.00
	co-operative bank	120	79.18	9502.00
	Total	240		
Your bank has low credibility among the other commercial banks of India.	private sector bank	120	85.88	10305.00
	co-operative bank	120	155.13	18615.00
	Total	240		
Your bank will satisfy your needs in future.	private sector bank	120	106.85	12822.00

	co-operative bank	120	134.15	16098.00
	Total	240		
Compare to other banks your bank is having good image.	private sector bank	120	129.24	15508.50
	co-operative bank	120	111.76	13411.50
	Total	240		
Your Bank is very customer oriented.	private sector bank	120	123.39	14807.00
	co-operative bank	120	117.61	14113.00
	Total	240		
The physical appearance of your bank is visually appealing.	private sector bank	120	161.18	19342.00
	co-operative bank	120	79.82	9578.00
	Total	240		
You have to wait very long for availing the bank services.	private sector bank	120	169.39	20327.00
	co-operative bank	120	71.61	8593.00
	Total	240		
The service processes used at your bank are inflexible.	private sector bank	120	162.46	19495.50
	co-operative bank	120	78.54	9424.50
	Total	240		
Your bank provides you with complete information (new products, account statements etc.)	private sector bank	120	106.35	12762.00
	co-operative bank	120	134.65	16158.00
	Total	240		
Your bank has expanded network(branches, ATMs etc).	private sector bank	120	157.38	18885.00
	co-operative bank	120	83.63	10035.00
	Total	240		
The ATM network of your bank always remains functional.	private sector bank	120	156.62	18794.50
	co-operative bank	120	84.38	10125.50
	Total	240		
Your bank has inconvenient location.	private sector bank	120	144.07	17289.00
	co-operative bank	120	96.93	11631.00

	Total	240		
I am fully satisfied with my bank services.	private sector bank	120	145.30	17436.00
	co-operative bank	120	95.70	11484.00
	Total	240		

The mean rank (i.e., the "Mean Rank" column in the Ranks table) of the customer satisfaction for two sector of the banks (private and cooperative) can be used to compare the effect of the sector of the banks. Whether these two sectors of the banks have different customer satisfaction can be assessed using the Test Statistics table which presents the result of the Mann whiteny u test.

**Table 4. 152** Test Statistics:

<b>Customer satisfaction dimensions</b>	<b>Mann-Whitney U</b>	<b>Asymp. Sig. (2-tailed)</b>
The knowledge and skills possessed by the employees of your bank are perfect.	7092	0.824
The employees of your bank are very responsive to your questions and concerns.	5821	0.005
You found friendly relationship with the employees of your bank.	2632.5	0.000
The employees of your bank understand and satisfy your need.	4254.5	0.000
The employee solves your query very promptly.	3548	0.000
The employee always informs you about the new services offered by banks.	5118.5	0.000
Your bank offers variety of products and services.	2775	0.000
Your bank does not offer reasonable interest rates to customers.	3346.5	0.000
The service charges of your bank are quite reasonable.	4624	0.000
Your bank offers special products (leasing, consumer financing etc.)	5668	0.003
Bank always upgrade their products and services for the welfare of customers.	4810	0.000
Your bank has excellent technology and modern looking equipment.	2242	0.000

Your bank has low credibility among the other commercial banks of India.	3045	0.000
Your bank will satisfy your needs in future.	5562	0.002
Compare to other banks your bank is having good image.	6151.5	0.043
Your Bank is very customer oriented.	6853	0.477
The physical appearance of your bank is visually appealing.	2318	0.000
You have to wait very long for availing the bank services.	1333	0.000
The service processes used at your bank are inflexible.	2164.5	0.000
Your bank provides you with complete information (new products, account statements etc.)	5502	0.001
Your bank has expanded network(branches, ATMs etc).	2775	0.000
The ATM network of your bank always remains functional.	2865.5	0.000
Your bank has inconvenient location.	4371	0.000
I am fully satisfied with my bank services.	4224	0.000

Mann whiteny u test has been performed with the help of SPSS software.

Result of Mann whiteny u test Table 4.152 reported that for the 02 statements out of 24 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 02 statements there is no significant difference in the level of customer satisfaction between selected private sector and cooperative sector banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

1. The knowledge and skills possessed by the employees of your bank are perfect.
2. Your Bank is very customer oriented.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of customer satisfaction among selected private sector and cooperative sector banks of south Gujarat.

3. H<sub>0</sub>: There is no significant difference in the level of customer satisfaction among selected public sector and cooperative sector banks of south Gujarat.

To achieve the objective Mann whitney u test has been applied by researcher as there are two independent groups (public and cooperative sectors of banks) and dependent variable (customer satisfaction dimensions) is being measured on ordinal scale.

The Mann whitney u test is a rank-based nonparametric test that can be used to find if there is statistically significant difference between two groups of an independent variable on a continuous or ordinal dependent variable.

The rank table is as follows.

**Table 4. 153 Rank Table**

	sector of bank	N	Mean Rank	Sum of Ranks
The knowledge and skills possessed by the employees of your bank are perfect.	public sector bank	120	119.90	14388.50
	co-operative bank	120	121.10	14531.50
	Total	240		
The employees of your bank are very responsive to your questions and concerns.	public sector bank	120	117.09	14051.00
	co-operative bank	120	123.91	14869.00
	Total	240		
You found friendly relationship with the employees of your bank.	public sector bank	120	172.18	20662.00
	co-operative bank	120	68.82	8258.00

	Total	240		
The employees of your bank understand and satisfy your need.	public sector bank	120	74.24	8908.50
	co-operative bank	120	166.76	20011.50
	Total	240		
The employee solves your query very promptly.	public sector bank	120	71.04	8524.50
	co-operative bank	120	169.96	20395.50
	Total	240		
The employee always informs you about the new services offered by banks.	public sector bank	120	75.72	9086.50
	co-operative bank	120	165.28	19833.50
	Total	240		
Your bank offers variety of products and services.	public sector bank	120	160.78	19293.50
	co-operative bank	120	80.22	9626.50
	Total	240		
Your bank does not offer reasonable interest rates to customers.	public sector bank	120	72.40	8688.00
	co-operative bank	120	168.60	20232.00
	Total	240		
The service charges of your bank are quite reasonable.	public sector bank	120	131.75	15809.50
	co-operative bank	120	109.25	13110.50
	Total	240		
Your bank offers special products (leasing, consumer financing etc.)	public sector bank	120	146.12	17534.00
	co-operative bank	120	94.88	11386.00
	Total	240		
Bank always upgrade their products and services for the welfare of customers.	public sector bank	120	114.73	13767.50
	co-operative bank	120	126.27	15152.50
	Total	240		
Your bank has excellent technology and modern looking	public sector bank	120	111.23	13347.50

equipment.				
	co-operative bank	120	129.77	15572.50
	Total	240		
Your bank has low credibility among the other commercial banks of India.	public sector bank	120	73.26	8791.00
	co-operative bank	120	167.74	20129.00
	Total	240		
Your bank will satisfy your needs in future.	public sector bank	120	151.04	18125.00
	co-operative bank	120	89.96	10795.00
	Total	240		
Compare to other banks your bank is having good image.	public sector bank	120	155.17	18620.00
	co-operative bank	120	85.83	10300.00
	Total	240		
Your Bank is very customer oriented.	public sector bank	120	120.51	14461.50
	co-operative bank	120	120.49	14458.50
	Total	240		
The physical appearance of your bank is visually appealing.	public sector bank	120	111.23	13347.50
	co-operative bank	120	129.77	15572.50
	Total	240		
You have to wait very long for availing the bank services.	public sector bank	120	170.33	20439.50
	co-operative bank	120	70.67	8480.50
	Total	240		
The service processes used at your bank are inflexible.	public sector bank	120	161.36	19363.50
	co-operative bank	120	79.64	9556.50
	Total	240		
Your bank provides you with complete information (new products, account statements etc.)	public sector bank	120	87.79	10534.50
	co-operative bank	120	153.21	18385.50
	Total	240		
Your bank has expanded network(branches, ATMs etc).	public sector bank	120	171.74	20609.00

	co-operative bank	120	69.26	8311.00
	Total	240		
The ATM network of your bank always remains functional.	public sector bank	120	111.51	13381.00
	co-operative bank	120	129.49	15539.00
	Total	240		
Your bank has inconvenient location.	public sector bank	120	147.23	17667.00
	co-operative bank	120	93.78	11253.00
	Total	240		
I am fully satisfied with my bank services.	public sector bank	120	141.67	17000.00
	co-operative bank	120	99.33	11920.00
	Total	240		

The mean rank (i.e., the "Mean Rank" column in the Ranks table) of the customer satisfaction for two sectors of the banks (public and cooperative) can be used to compare the effect of the sector of the banks. Whether these two sectors of the banks have different customer satisfaction can be assessed using the Test Statistics table which presents the result of the Mann whiteny u test.

**Table 4. 154 Test Statistics:**

<b>Customer satisfaction dimensions</b>	<b>Mann-Whitney U</b>	<b>Asymp. Sig. (2-tailed)</b>
The knowledge and skills possessed by the employees of your bank are perfect.	7128.5	0.884
The employees of your bank are very responsive to your questions and concerns.	6791	0.395
You found friendly relationship with the employees of your bank.	998	0.000
The employees of your bank understand and satisfy your need.	1648.5	0.000
The employee solves your query very promptly.	1264.5	0.000
The employee always informs you about the new services offered by banks.	1826.5	0.000
Your bank offers variety of products and services.	2366.5	0.000
Your bank does not offer reasonable interest rates to customers.	1428	0.000
The service charges of your bank are quite reasonable.	5850.5	0.010
Your bank offers special products (leasing, consumer financing etc.)	4126	0.000
Bank always upgrade their products and services for the welfare of	6507.5	0.182

customers.		
Your bank has excellent technology and modern looking equipment.	6087.5	0.030
Your bank has low credibility among the other commercial banks of India.	1531	0.000
Your bank will satisfy your needs in future.	3535	0.000
Compare to other banks your bank is having good image.	3040	0.000
Your Bank is very customer oriented.	7198.5	0.998
The physical appearance of your bank is visually appealing.	6087.5	0.030
You have to wait very long for availing the bank services.	1220.5	0.000
The service processes used at your bank are inflexible.	2296.5	0.000
Your bank provides you with complete information (new products, account statements etc.)	3274.5	0.000
Your bank has expanded network (branches, ATMs etc).	1051	0.000
The ATM network of your bank always remains functional.	6121	0.037
Your bank has inconvenient location.	3993	0.000
I am fully satisfied with my bank services.	4660	0.000

Mann whiteny u test has been performed with the help of SPSS software.

Result of Mann whiteny u test Table 4.154 reported that for the 04 statements out of 24 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 04 statements there is no significant difference in the level of customer satisfaction between selected public sector and cooperative sector banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

1. The knowledge and skills possessed by the employees of your bank are perfect.
2. The employees of your bank are very responsive to your questions and concerns.
3. Bank always upgrade their products and services for the welfare of customers.
4. Your Bank is very customer oriented.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of customer satisfaction among selected public sector and cooperative sector banks of south Gujarat.

## **Summary:**

Data collected from the structured questionnaire method from two sets of respondents (employees and customers of the banks) are analysed with the help of different statistical tools. SPSS and AMOS software were used to analyse data.

Demographic profile of the respondent were analysed with the help of frequency distribution technique by the use of SPSS software. The result of test of normality reveals that both sets of data were normally distributed. So for the not normally distributed data, all nonparametric tests were used for the analysis.

To achieve objective, researcher used exploratory factor analysis technique to identify factors responsible for employee empowerment for selected public, private and cooperative sectors of the banks. Researcher identifies five important factors (authority and participation, management supports, control over job, job knowledge and reward & recognition) responsible for employee empowerment.

Chi-square test was applied to check association between demographic variables and two constructs (employee empowerment and customer satisfaction) of the study. Construct measurement technique was adopted for both the constructs employee empowerment and customer satisfaction to eliminate unimportant factors for the further study with the help of AMOS software.

Reliability and validity of the data were also checked with the help of SPSS software. With the help of SPSS AMOS software, researcher tried to check impact of employee empowerment on customer satisfaction with the help of structural equation modelling for current sets of data. Confirmatory factor analysis technique was used to confirm the explored model for the current sets of the data. Result of CFA and SEM reveals that there is a significant impact of employee empowerment on customer satisfaction for selected banks of south Gujarat.

Results of kruskal wallis test reveals that there is a significant difference in the level of employee empowerment and customer satisfaction among selected public, private and cooperative banks of south Gujarat.

# CHAPTER 5

## FINDINGS OF THE STUDY

### 5.1 Introduction

This Chapter discusses Objective-wise major findings of the study based on the analysis of data collected from respondents( employees and customers of the selected banks) with reference to selected banks of south Gujarat.

### 5.2 General Findings

Out of 360 respondents (employees of selected banks),

- 12.8 percent of the respondents belong to 20-30 age groups, 33.33 percent of the respondents belong to 31-40 age group, 36.4 percent of the respondents belong to 41-50 age group and remaining 17.5 percent of the respondents belong to 51-60 age group.
- 10.8 percent of the employees study till 12 th standard, 80.6 percent of the employees study till graduate, 8.1 percent of the employee study till post graduate and remaining 0.6 percent of the employees study above post graduate.
- 24.4 percent of the employees having salary less than 10000 per month, 24.4 percent of the employees having salary between 10001 to 20000 per month, 21.7 percent of the employee having salary between 20001 to 30000 per month, 15.3 percent of the employees having salary between 30001 to 40000 per month, 7.2 percent of the employees having salary between 40001 to 50000 per month and remaining 6.9 percent employees are having salary more than 50000 per month.
- 41.9 percent of the employees having experience less than 5 years, 20.3 percent employees having experience between 5 to 10 years, 12.5 percent employee having experience

between 10 to 15 years, 10 percent of the employees having experience between 15 to 20 years and remaining 15.3 percent employees are having experience more than 20 years with same banks.

- 73.9 percent of the employees were married and 26.1 percent of the employees were unmarried.
- 82.2 percent of the employees were gone through training in bank and remaining 17.8 percent of the employees were not gone through any training in bank.
- Researcher had selected three sectors of the bank (public, private and co-operative sector banks). Out of total employees selected 360, 120 from public, 120 from private and 120 employees selected from co-operative sectors of the bank.

Out of 360 respondents (customers of selected banks),

- 19.2 percent of the customers having age group between 20 to 30, 17.5 percent of the customers having age group between 31 to 40, 14.4 percent of the customers having age group between 41 to 50, 12.5 percent of the customers having age group between 51 to 60, 25.6 percent of the customers having age above 60 and 10.8 percent of the customers having age less than 20.
- 15.6 percent of the customers having education till standard 12, 79.2 percent of the customers having education till graduate, 3.9 percent of the customers having education till post graduate and remaining 1.4 percent of the customers having education more than post graduate.
- 39.7 percent of the customers having income less than 10000 per month, 14.7 percent of the customers having income between 10001 to 20000 per month, 31.1 percent of the customers having income between 20001 to 30000 per month, 3.3 percent of the customers having income between 30001 to 40000 per month, and remaining 11.1 percent of the customers having income more than 40000 per month.

- 40.8 percent of the customers were private employees, 15.0 percent of the customers were self employed, 30.8 percent of the customers were government employees, 3.1 percent of the customers were belong to student category and 10.3 percent of the customers were belonging to other category.
- Out of total customers contacted 64.78 percent of the customers were married and remaining 35.3 percent of the customers were unmarried.
- Out of total customers contacted 71.9 percent of the customers were male and remaining 28.1 percent of the customers were female.
- Researcher had selected three sectors of the bank (public, private and co-operative sector banks). Out of total customers selected 360, 120 from public, 120 from private and 120 customers selected from co-operative sectors of the bank.

### **5.3 Findings Related To Objective 1**

Objective 1: To identify factors responsible for employees empowerment in selected banks of south Gujarat.

Findings: To achieve objective 1, exploratory factor analysis technique was used by researcher. The sample size was 360 employees and variable used were 59 statements, which satisfy the first two conditions that sample size should be more than 100 and ratio between them should be atleast 5:1.

- Also researcher found KMO value is more than 0.5, i.e. 0.743 therefore it is meaningful to run factor analysis. Moreover the significance value is 0.000 which is less than 0.05 and therefore we reject HO which shows that interrelated matrix is not identity matrix.
- Also, majority of the communality values are more than 0.5 and nearer to 1 so it indicates validation of factor analysis.
- Findings of total variance explained suggest that total 5 component explain 54.031 % of the total variance in the variables which are included in the component.

- Five factors of employee empowerment extracted from the factor analysis techniques are authority and participation, management support, control over jobs, job knowledge and reward and recognition.

## 5.4 Findings Related To Objective 2

Objective 2: To check the relationship between demographic variables and employee empowerment for the employees of selected banks of south Gujarat.

Findings: To achieve this objective, nonparametric chi square test is used by researcher to find association between different demographic factors and employee empowerment.

First normality test was done to know data is normally distributed or not. Result suggest that data was not normally distributed so nonparametric test was used to perform analysis.

To know the association between demographic variables and employee empowerment, chi square test was used. The findings of test is summarised below in the form of table.

**Table 5. 1** Findings Related To Objective 2

Hypothesis	P-Value	Result	Findings
H1ao: There is no significant association between sectors of the banks (public, private and cooperative) and employee empowerment.	0.000	Rejected	P value is less than 0.05 which suggest that null hypothesis is rejected. Hence it is concluded that there is a significant association between sectors of the banks (public, private and cooperative) and employee empowerment.
H1bo: There is no significant association between age of the employees and employee empowerment.	0.049	Rejected	P value is less than 0.05 which suggest that null hypothesis is rejected. Hence it is concluded that there is a significant association between age of the employees and employee empowerment.

H1co: There is no significant association between educational qualification of employees and employee empowerment.	0.044	Rejected	P value is less than 0.05 which suggests that null hypothesis is rejected. Hence it is concluded that there is a significant association between educational qualification of employees and employee empowerment.
H1do: There is no significant association between monthly salary of employees and employee empowerment.	0.049	Rejected	P value is less than 0.05 which suggests that null hypothesis is rejected. Hence it is concluded that there is a significant association between monthly salary of employees and employee empowerment.
H1eo: There is no significant association between experience of employees and employee empowerment.	0.553	Accepted	P value is more than 0.05 which suggests that null hypothesis is accepted. Hence it is concluded that there is no significant association between experience of employees and employee empowerment.
H1fo: there is no significant association between training and employee empowerment.	0.006	Rejected	P value is less than 0.05 which suggests that null hypothesis is rejected. Hence it is concluded that there is a significant association between training and employee empowerment.

### 5.5 Findings Related To Objective 3:

Objective 3: To check the relationship between demographic variables and customer satisfaction for the customers of selected banks of south Gujarat.

Findings: To achieve this objective, nonparametric chi square test is used by researcher to find association between different demographic factors and customer satisfaction.

First normality test was done to know data is normally distributed or not. Result suggest that data was not normally distributed so nonparametric test was used to perform analysis.

To know the association between demographic variables and customer satisfaction, chi square test was used. The findings of test is summarised below in the form of table.

**Table 5. 2 Findings Related To Objective 3**

<b>Hypothesis</b>	<b>P-Value</b>	<b>Result</b>	<b>Findings</b>
H2ao: There is no significant association between sectors of the banks (public, private and cooperative) and customer satisfaction.	0.000	Rejected	P value is less than 0.05 which suggests that null hypothesis is rejected. Hence it is concluded that there is a significant association between sectors of the banks (public, private and cooperative) and customer satisfaction.
H2bo: There is no significant association between age of the customers and customer satisfaction..	0.093	Accepted	P value is more than 0.05 which suggests that null hypothesis is accepted. Hence it is concluded that there is no significant association between age of the customers and customer satisfaction.
H2co: There is no significant association between education of the customers and customer satisfaction.	0.003	Rejected	P value is less than 0.05 which suggests that null hypothesis is rejected. Hence it is concluded that there is a significant association between education of the customers and customer satisfaction.
H2do: There is no significant association between occupation of the customers and customer satisfaction.	0.806	Accepted	P value is more than 0.05 which suggests that null hypothesis is accepted. Hence it is concluded that there is no significant association between occupation of customers and customer satisfaction.
H2eo: There is no significant association between gender of the customers and customer satisfaction.	0.589	Accepted	P value is more than 0.05 which suggests that null hypothesis is accepted. Hence it is concluded that there is no significant association between gender of the customers and customer satisfaction.

## 5.6 Findings Related To Objective 4:

Objective 4: To assess reliability and validity of all dimensions of employee empowerment with the help of construct measurement technique.

H0: All the dimensions of employee empowerment (authority and participation, management supports, control over job, job knowledge and reward & recognition) are not reliable and valid for selected banks of south Gujarat.

H1: All the dimensions of employee empowerment (authority and participation, management supports, control over job, job knowledge and reward & recognition) are reliable and valid for selected banks of south Gujarat.

All the factors and dimensions of employee empowerment are tested with the help of construct measurement techniques with the help of SPSS AMOS software. Output reported that majority of the variables are having factors loading and standardised regression weight are above 0.50. All the dimensions are having less factor loading are eliminated for the further study.

### Findings of Validity & Reliability Check

Table 5.3 Convergent Validity

CONVERGENT VALIDITY				
Construct: Employee Empowerment	Item	Item Loadings	Composite Reliability (CR)	Average Variance Extracted (AVE)
Authority and participation	S 2	0.702	0.8165	0.5452
	S 16	0.673		
	S 35	0.676		
	S 1	0.735		
	S 19	0.887		
Management supports	S 50	0.799		
	S 41	0.859		

	S 10	0.538	0.7685	0.5994
	S 22	0.856		
Control over job	S 39	0.957	0.7953	0.5687
	S 20	0.525		
	S 12	0.584		
	S 30	0.862		
Job knowledge	S 49	0.851	0.7695	0.5960
	S 53	0.536		
	S 52	0.882		
Reward and recognition	S 45	0.721	0.7102	0.6694
	S 55	0.905		

### Converge Validity

If loading is greater than 0.5 on each factors, there is a converge validity (Hair, 2006). It is clear from Table 5.3 that item loadings of all the five factors are 0.5 or higher than 0.5, which indicates that these factors converge on a common point on Latent Variable. This confirms the convergent validity at a significant level of 0.05.

Composite reliability of all the five observed variables is higher than 0.7 which indicates that the factor structure has a good reliability. The final component of convergent validity is Average Variance Extracted (AVE). AVE calculated for all factors is greater than 0.50 which indicates that more than half of the variance is explained by each construct. Item loading, construct reliability and AVE confirm the convergent validity of the factor structure.

Table 5.4 Discriminant Validity

<b>Table 4.13: DISCRIMINANT VALIDITY</b>			
		<b>Average AVE of two Constructs</b>	<b>Correlation Value</b>
F1	↔ F2	0.5724	0.332
F1	↔ F3	0.5569	0.412
F1	↔ F4	0.5706	0.349
F1	↔ F5	0.6073	0.311
F2	↔ F3	0.5840	0.334
F2	↔ F4	0.5977	0.322
F2	↔ F5	0.6344	0.309
F3	↔ F4	0.5823	0.340
F3	↔ F5	0.6190	0.313
F4	↔ F5	0.6327	0.310

Discriminant validity is the degree to which one construct is truly different from the other construct. According to Hair (2006), Average AVE of two construct must be greater than the square of their correlation to satisfy the condition of discriminant validity. In the above shown Table 5.4 the average AVE value and square correlation values of all constructs satisfy the condition, hence it can be concluded that discriminant validity of the factor structure is confirmed.

## Reliability Test Using Cronbach Alpha:

Table 5.5 Reliability Test

Sr. No	Name of Factors	No of Items	Reliability (Cronbach's Alpha)
1	Authority & Participation	05	0.806
2	Management Support	04	0.899
3	Control Over Job	04	0.754
4	Job Knowledge	03	0.726
5	Reward & Recognition	02	0.702

Above Table 5.5 shows the reliability test of factors extracted from the variables. As we can see all the Cronbach alpha value is above 0.70, we can interpret that all factors of employee empowerment are reliable for the selected banks of south Gujarat.

Hence, it is clear from the above test that null hypothesis is rejected and concluded that all the factors of employee empowerment are reliable and valid for the selected banks of south Gujarat.

### 5.7 Findings Related To Objective 5:

Objective 5: To assess reliability and validity of all dimensions of customer satisfaction with the help of construct measurement technique.

H0: All the dimensions of customer satisfaction are not reliable and valid for the selected banks of south Gujarat.

H1: All the dimensions of customer satisfaction are reliable and valid for the selected banks of south Gujarat.

All the factors and dimensions of customer satisfaction are tested with the help of construct measurement techniques with the help of SPSS AMOS software. Output reported that majority of the variables are having factors loading and standardised regression weight are above 0.50. All the dimensions are having less factor loading are eliminated for the further study.

### Findings of Validity & Reliability Check

**Table 5. 6** Convergent Validity

<b>CONVERGENT VALIDITY</b>				
<b>Construct: Customer satisfaction</b>	<b>Item</b>	<b>Item Loadings</b>	<b>Composite Reliability (CR)</b>	<b>Average Variance Extracted (AVE)</b>
<b>Personnel</b>	S 3	0.840	0.8279	0.5000
	S 4	0.610		
	S 5	0.721		
	S 6	0.637		
<b>Products</b>	S 7	0.739	0.7126	0.5855
	S 8	0.842		
	S 9	0.763		
	S 10	0.682		
<b>Image</b>	S 12	0.662	0.7856	0.5395
	S 13	0.874		
	S 14	0.625		
	S 15	0.752		
	S 18	0.702		
	S 19	0.660		

<b>Service</b>	S 20	0.864	0.7654	0.5582
<b>Access</b>	S 22	0.753	0.7879	0.5354
	S 23	0.744		
	S24	0.697		

### Converge Validity

If loading is greater than 0.5 on each factors, there is a converge validity (Hair, 2006). It is clear from the above Table 5.6 that item loadings of all the five factors are 0.5 or higher than 0.5, which indicates that these factors converge on a common point on Latent Variable. This confirms the convergent validity at a significant level of 0.05.

Composite reliability of all the five observed variables is higher than 0.7 which indicates that the factor structure has a good reliability. The final component of convergent validity is Average Variance Extracted (AVE). AVE calculated for all factors is greater than 0.50 which indicates that more than half of the variance is explained by each construct. Item loading, construct reliability and AVE confirm the convergent validity of the factor structure.

**Table 5. 7 Discriminant Validity**

<b>Table 4.13: DISCRIMINANT VALIDITY</b>			
		<b>Average AVE of two Constructs</b>	<b>Correlation Value</b>
F1	↔ F2	0.5427	0.405
F1	↔ F3	0.5197	0.335
F1	↔ F4	0.5291	0.388

F1	↔ F5	0.5177	0.352
F2	↔ F3	0.5625	0.404
F2	↔ F4	0.5719	0.455
F2	↔ F5	0.5604	0.435
F3	↔ F4	0.5488	0.342
F3	↔ F5	0.5375	0.388
F4	↔ F5	0.5468	0.428

Discriminant validity is the degree to which one construct is truly different from the other construct. According to Hair (2006), Average AVE of two construct must be greater than the square of their correlation to satisfy the condition of discriminant validity. In the above shown Table 5.7 the average AVE value and square correlation values of all constructs satisfy the condition, hence it can be concluded that discriminant validity of the factor structure is confirmed.

**Table 5. 8** Reliability Test Using Cronbach Alpha:

Sr. No	Name of Factors	No of Items	Reliability (Cronbach's Alpha)
1	Personnel	04	0.722
2	Products	04	0.735
3	Image	04	0.754
4	Services	03	0.738
5	Access	03	0.711

Above Table 5.8 shows the reliability test of factors taken for customer satisfaction. As we can see all the Cronbach alpha value is above 0.70, we can interpret that all factors of customer satisfaction are reliable for the selected banks of south Gujarat.

Hence, it is clear from the above test that null hypothesis is rejected and concluded that all the factors of customer satisfaction are reliable and valid for the selected banks of south Gujarat.

### **5.8 Findings Related To Objective 6:**

Objective 6: To study the impact of employee empowerment on customer satisfaction for selected public, private and cooperative banks of south Gujarat.

H0: There is no significant impact of employee empowerment on customer satisfaction for selected public, private and cooperative banks of south Gujarat.

H1: There is a significant impact of employee empowerment on customer satisfaction for selected public, private and cooperative banks of south Gujarat.

In total five models are evolved to check the impact of employee empowerment on customer satisfaction with reference to selected banks of south Gujarat as below with the help of SPSS AMOS software.

- Confirmatory analysis model of employee empowerment.
- Confirmatory analysis model of customer satisfaction.
- Second order CFA model of employee empowerment.
- Second order CFA model of customer satisfaction.
- Structural equation model of employee empowerment and customer satisfaction.

All the models show the Factor Loadings of various factors. As suggested by Hair et al. (2009), the recommended value of factor loading should be greater than 0.5. As majority of the Factor loadings are greater than 0.5, it confirms the construct validity.

Model fit summary for all the models suggest that on the basis of our goodness-of-fit results, the hypothesized model fits the sample data fairly well.

Findings: The collected data fits well in the explored hypothesized model. Thus, our null hypothesis is rejected means summarized that there is a significant impact of employee empowerment on customer satisfaction with reference to selected public, private and cooperative banks of south Gujarat.

### **5.9 Findings Related To Objective 7:**

Objective 7: To check whether there is a significant difference in the level of employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.

Ho: There is no significant difference in the level of employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.

H1: There is a significant difference in the level of employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.

Findings: Result of Kruskal-wallis test table reported that for the 11 statements out of 59 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 11 statements there is no significant difference in the level of employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

- The system of my bank is transparent so as to increase my competencies.
- My bank has adopted customer oriented approach to increase competency.
- Bank gives us special occasional reward like Diwali bonus etc.
- Common rooms are shared.
- Rejected suggestions are explained with due reasons there off.
- Responsibility is not shared in the organization.
- I know my next increment date and amount.
- I can freely discuss with management regarding customer's feedback.

- I am encouraged to develop my way of work.
- Bank gives us training about how to solve the customers' problems.
- My bank provides me training when new service is offered to customers.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of employee empowerment among selected public sector, private sector and cooperative banks of south Gujarat.

However, the kruskal-wallis test does not identify where this difference occurs or for how many pairs of groups difference obtains. For analyzing the specific sample pairs for difference in post-hoc testing, pair wise Mann-Whitney tests is applied as follows. As there are 3 independent groups, three pairs can be obtained.

- Between public sector and private sector banks.
- Between private sector and cooperative sector banks.
- Between public sector and cooperative sector banks.

To check the difference between this three pairs in the level of employee empowerment, researcher made following hypothesis.

Hao: There is no significant difference in the level of employee empowerment among selected public sector and private sector banks of south Gujarat.

Hbo: There is no significant difference in the level of employee empowerment among selected private sector and cooperative banks of south Gujarat.

Hco: There is no significant difference in the level of employee empowerment among selected public sector and cooperative banks of south Gujarat.

1. Hao: There is no significant difference in the level of employee empowerment among selected public sector and private sector banks of south Gujarat.

Findings: Result of Mann whiteny u test table reported that for the 26 statements out of 59 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 26 statements there is no significant difference in the level of employee empowerment between selected public sector and private sector banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

1. The work load reduces the service quality that I provide to my customers.
2. The system of my bank is transparent so as to increase my competencies.
3. I have a huge control over how to do my job.
4. Bank gives us special occasional reward like Diwali bonus etc.
5. I know my work very well.
6. I am free to meet the customer's needs and demands under the banks regulations.
7. I know who appraises me.
8. Common rooms are shared.
9. I am involved in the organization strategy preparation.
10. I can permit visitors, if I feel so, without any ones consent.
11. There is restriction for participation in all activities.
12. Suggestions are given regularly and honestly.
13. I have huge responsibility in my job.
14. Rejected suggestions are explained with due reasons there off.
15. I know what my departmental responsibility is.
16. Responsibility is not shared in the organization
17. You need to follow rules/regulation in the organization.
18. I know my next increment date and amount.
19. Management allows us to take risk.
20. I can freely discuss with management regarding customer's feedback.
21. I am encouraged to develop my way of work.
22. I can promise the customers on behalf of the management.
23. Bank gives us training about how to solve the customers' problems.
24. My bank provides me training when new service is offered to customers.
25. I can set my own work standards.

26. I can attend any meetings in the organization.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of employee empowerment among selected public sector and private sector banks of south Gujarat.

2. H<sub>0</sub>: There is no significant difference in the level of employee empowerment among selected private sector and cooperative sector banks of south Gujarat.

Findings: Result of Mann whitney u test table reported that for the 21 statements out of 59 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 21 statements there is no significant difference in the level of employee empowerment between selected private sector and cooperative sector banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

1. I am allowed to do for doing a high quality job.
2. The system of my bank is transparent so as to increase my competencies.
3. My bank has adopted customer oriented approach to increase competency.
4. Bank organizes various functions to recognize and celebrates the success.
5. Bank gives us special occasional reward like Diwali bonus etc.
6. Common rooms are shared.
7. Rejected suggestions are explained with due reasons there off.
8. Responsibility of each action rests with all.
9. I hardly know what my responsibility is.
10. I know what my departmental responsibility is.
11. Responsibility is not shared in the organization
12. I can openly give feed back of my boss's action.
13. Management has closed door discussion on some times.
14. I know my next increment date and amount.
15. I am encouraged to take independent responsibility.
16. I am encouraged to develop my way of work.

17. I can promise the customers on behalf of the management.
18. My bank provides me training when new service is offered to customers.
19. I know my next promotion period.
20. I know my next bonus payment.
21. I can meet and interact with customers freely.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of employee empowerment among selected private sector and cooperative sector banks of south Gujarat.

3. H<sub>0</sub>: There is no significant difference in the level of employee empowerment among selected public sector and cooperative sector banks of south Gujarat.

Findings: Result of Mann whitney u test table reported that for the 17 statements out of 59 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 17 statements there is no significant difference in the level of employee empowerment between selected public sector and cooperative sector banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

1. I am allowed to do creative when I deal with problems during my job.
2. The system of my bank is transparent so as to increase my competencies.
3. My bank has adopted customer oriented approach to increase competency.
4. The management provides security of job.
5. Bank gives us special occasional reward like Diwali bonus etc.
6. New ideas are often dismissed.
7. Common rooms are shared.
8. I stay back beyond my work time limit.
9. Rejected suggestions are explained with due reasons there off.
10. Responsibility is not shared in the organization
11. I know my next increment date and amount.
12. I can freely discuss with management regarding customers' feedback.

13. I am encouraged to develop my way of work.
14. Management does not share confidential matters with me.
15. Bank gives us training about how to solve the customers' problems.
16. My bank provides me training when new service is offered to customers.
17. I am fully empowered in the organization.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of employee empowerment among selected public sector and cooperative sector banks of south Gujarat.

### **5.10 Findings Related To Objective 8:**

Objective 8: To check whether there is a significant difference in the level of customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.

Ho: There is no significant difference in the level of customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.

H1: There is a significant difference in the level of customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.

Findings: Result of Kruskal-wallis test table reported that for the 02 statements out of 24 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 02 statements there is no customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

- The knowledge and skills possessed by the employees of your bank are perfect.
- Your Bank is very customer oriented.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of customer satisfaction among selected public sector, private sector and cooperative banks of south Gujarat.

However, the kruskal-wallis test does not identify where this difference occurs or for how many pairs of groups difference obtains. For analyzing the specific sample pairs for difference in post-hoc testing, pair wise Mann-Whitney tests is applied as follows. As there are 3 independent groups, three pairs can be obtained.

- Between public sector and private sector banks.
- Between private sector and cooperative sector banks.
- Between public sector and cooperative sector banks.

To check the difference between this three pairs in the level of customer satisfaction, researcher made following hypothesis.

H<sub>ao</sub>: There is no significant difference in the level of customer satisfaction among selected public sector and private sector banks of south Gujarat.

H<sub>bo</sub>: There is no significant difference in the level of customer satisfaction among selected private sector and cooperative banks of south Gujarat.

H<sub>co</sub>: There is no significant difference in the level of customer satisfaction among selected public sector and cooperative banks of south Gujarat.

1. H<sub>ao</sub>: There is no significant difference in the level of customer satisfaction among selected public sector and private sector banks of south Gujarat.

Findings: Result of Mann whiteny u test table reported that for the 07 statements out of 24 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 07 statements there is no significant difference in the level of customer satisfaction between selected public sector and private sector banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

1. The knowledge and skills possessed by the employees of your bank are perfect.
2. Your bank offers variety of products and services.
3. Your Bank is very customer oriented.
4. You have to wait very long for availing the bank services.
5. The service processes used at your bank are inflexible.
6. Your bank has inconvenient location.
7. I am fully satisfied with my bank services.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of customer satisfaction among selected public sector and private sector banks of south Gujarat.

2. Hbo: There is no significant difference in the level of customer satisfaction among selected private sector and cooperative sector banks of south Gujarat.

Findings: Result of Mann whiteny u test table reported that for the 02 statements out of 24 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 02 statements there is no significant difference in the level of customer satisfaction between selected private sector and cooperative sector banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

1. The knowledge and skills possessed by the employees of your bank are perfect.
2. Your Bank is very customer oriented.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of customer satisfaction among selected private sector and cooperative sector banks of south Gujarat.

3. Hco: There is no significant difference in the level of customer satisfaction among selected public sector and cooperative sector banks of south Gujarat.

Findings: Result of Mann whitney u test table reported that for the 04 statements out of 24 statements null hypothesis is failed to reject as significance value is above 0.05. Therefore it is said that for 04 statements there is no significant difference in the level of customer satisfaction between selected public sector and cooperative sector banks of south Gujarat.

For the following cases null hypothesis is fail to reject.

1. The knowledge and skills possessed by the employees of your bank are perfect.
2. The employees of your bank are very responsive to your questions and concerns.
3. Bank always upgrade their products and services for the welfare of customers.
4. Your Bank is very customer oriented.

For the remaining cases null hypothesis is rejected means there is a significant difference in the level of customer satisfaction among selected public sector and cooperative sector banks of south Gujarat.

## **CHAPTER 6**

# **CONCLUSION, MAJOR CONTRIBUTIONS AND SCOPE OF FURTHER WORK**

### **6.1 Conclusion**

The current research study, researcher made extended efforts to measure the impact of employee empowerment on customer satisfaction with reference to selected public, private and cooperative banks of south Gujarat. On the bases of extensive review of literature, various variables were identified by the researcher for the two constructs of the study, i.e. employee empowerment and customer satisfaction. The selected scale was checked with the help of reliability analysis. Exploratory factor analysis method with the help of SPSS software was adopted by researcher to explore factors responsible for employee empowerment. By the use of EFA all variables of employee empowerment were converted into five factors which are representative of construct employee empowerment. The factors identified were: Authority and Participation, Management Supports, Control over Job, Job Knowledge and Reward & Recognition. Also extensive literature review was done on the construct customer satisfaction as the study needs to identify impact of employee empowerment on customer satisfaction. Also it is concluded from the current study that level of employee empowerment and customer satisfaction is high in private sector banks as compare to public and co-operative sector banks.

The efforts were made to know the association between different demographic variables and employee empowerment. From the analysis it can be concluded that there is a statistically significant association between different demographic variables (sector of the bank, age of employees, education qualification of employees, monthly salary of employees and training) and employee empowerment. However there is no significant association between experience of employees and employee empowerment for the selected banks of south Gujarat.

The efforts were made to know the association between different demographic variables and customer satisfaction. From the analysis it can be concluded that there is a statistically significant association between different demographic variables (sectors of the bank and education qualification of customers) and customer satisfaction. However, there is no statistically significant association between age of the customers, occupation of the customers and gender of customers for the selected banks of south Gujarat.

All the dimensions of employee empowerment and customer satisfaction are found valid and reliable for the current study. And those dimensions which are not valid and reliable are eliminated from the further study.

Researcher found that there is a statistically significant difference in the level of employee empowerment among all three sectors of the bank. Researcher also found that there is a statistically significant difference in the level of customer satisfaction among all three sectors of the bank.

At the end it is concluded that there is a significant impact of employee empowerment on customer satisfaction for the selected banks of south Gujarat.

## **6.2 Major Contributions**

With the help of research and findings, researcher tried to contribute new knowledge in the field of employee empowerment and customer satisfaction. By review of literature, researcher found that by increasing empowerment in employees leads to improvement in service quality which ultimately leads to customer satisfaction. Here, researcher tried to measure impact of employee empowerment on customer satisfaction for selected public, private and cooperative banks of south Gujarat region. A new model has been explored which measure impact of employee empowerment on customer satisfaction for banking sectors. Study identifies the important factors responsible for employee empowerment which have an impact on customer satisfaction for selected public, private and cooperative banks of south Gujarat region. By the use of findings made by current study, other service industry may use same model for the different set of data. The current study will be useful to all the sectors of banks particularly human resource departments for implementing empowerment in their organisations. The

findings of the current study will give some stage to the future researcher for their study. research gives a clear picture about what employees perceive about their role as an employees of the banks and how individual employee contribute to the achievement of common banks objectives.

With the help of exploratory factor analysis, researcher extracted five factors responsible for the employee empowerment namely, authority and participation, management support, control over jobs, job knowledge and reward and recognition. These five factors of employee empowerment may be helpful for the banks to design their strategies.

### **6.3 Limitations of the Study**

All the possible efforts were made by the researcher for the achievement of the objectives. However as it was a human effort, there are certain limitations found by researcher as follows.

The entire samples were selected from only south Gujarat region so it may not generalise for the entire state or for the entire banking industry. The survey was restricted to selected nine banks only and so cannot be generalized to the entire whole banking industry. There may be several other factors that measure employee empowerment and may or may not have an impact on customer satisfaction.

Research findings are based on primary data collected from employees of banks and customers of the banks and previous study found that human behaviour will be different in different scenarios. It can be one more limitation of the study.

### **6.4 Scope of Further Work**

There has been a massive scope for the related study. Other factors apart from five factors (authority and participation, management supports, control over job, job knowledge and reward & recognition) identified by the current study can be explored by the future researcher to measure employee empowerment level in their banks. This study will be helpful to the Indian public, private and co-operative sector banks, and customers of selected banks, other

banks, other researcher and students of research field. In this study the main focus of researcher is on only two construct i.e. employee empowerment and customer satisfaction. This study can be extended by other researcher by introducing new constructs and variables which is important for banks. By the use of dimensions identified by the current study, other industry can also identify the impact of employee empowerment on customer satisfaction.

There is always a wide scope of future research for this kind of study. Further research can be done by considering the effect of demonetisation on banking sectors as there may be a possibility of change in the level of customer satisfaction and employee empowerment after implementing demonetisation in banking industry.

## **6.5 Recommendations to Banks**

- All the sectors of the banks (public, private and cooperative) should try to give importance to employee empowerment as it is found from the study that there is a direct impact of employee empowerment on customer satisfaction. With increase in level of employee empowerment, customer satisfaction increases.
- Public sector and cooperative sector banks should focuses on improvement of service delivery as it is found from the study that private sector banks are delivering good and quick services to customers as compared to public and cooperative sectors of the banks.
- Level of empowerment and level of customer satisfaction are high in private sector banks as compared to public and cooperative sectors of the banks. So public and cooperative sectors of the bank should focuses on the factors that may improve empowerment level of employees and satisfaction level of customers.
- All the banks must give enough authority to employees so that they can take quick decisions related to finding out solution of a customer's problems.

- All the sectors of the banks should incorporate training for the employees at regular interval to increase their moral and job related knowledge. Some cooperative banks are not arranging training for their employees which is necessary to improve overall efficiency.
- Top level management of all the banks should provide enough support to their staff members to increase their participation in decision making process.
- All the banks should identify the reward and recognition schemes for the employees who are performing well in their job. It is found from the study that employees of cooperative sectors of the bank are not getting enough monetary and nonmonetary reward and incentives on their performance.

# CHAPTER 7

## REFERENCES AND LIST OF PUBLICATIONS

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## 7.2 List of Publications

1. Dr.Prashant Joshi, Mehul Ganjawala, Baxis Patel (2016), Confirmatory Factor Analysis On Dimensions Of Customer Satisfaction With Innovative Banking Services-A Study On Selected Private Sector Banks Of Surat City, New Man International Journal Of Multidisciplinary Studies,ISSN: 2348-1390.
2. Mehul Ganjawala, Dr. Prashant joshi(2016), Employee Empowerment And Customer Satisfaction: Role And Business Practices In Human Resource Management For Service Industry-Revisiting Literatures, Modern Era Of Business Development And Related Research(Challenges And Opportunities), ISBN NO. 978-81-921131-6-6.
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4. Mehul Ganjawala (2017), A Study To Identify Factors Responsible For Customer Satisfaction In Selected Banks Of South Gujarat, Global Journal Of Research In Management, Vol 7, June 2017, ISSN: 2319-8915.
5. Mehul Ganjawala, Dr. Prashant joshi (2018), Assessment Of Service Quality Between Selected Public Sector, Private Sector And Cooperative Banks Of South Gujarat- A Comparative Study, Aarhat Multidisciplinary International Education Research Journal, vol.VII, pg no.14-18, ISSN NO 2278-5655, impact factor 5.18.
6. Mehul Ganjawala, Dr. Prashant joshi (2018), Factors Responsible For Customer Service Quality In Selected Banks Of South Gujarat, Aarhat Multidisciplinary International Education Research Journal, Vol.Vii, Pg No.58-65, ISSN NO 2278-5655, Impact Factor 5.18.

7. Mehul Ganjawala, Dr. Prashant Joshi (2018), Factors Responsible For Customer Satisfaction In Selected Cooperative Banks Of Surat City, International Journal Of Creative Research Thoughts, Vol.6, Issue 2, Pg No.145-152, ISSN No 2320-2882, Impact Factor 5.97.
8. Mehul Ganjawala, Dr. Prashant Joshi (2018), A Study To Measure Effect Of Employee Empowerment On Personnel Behaviour, Service Delivery And Access To Services With Reference To Selected Private Sector Banks Of Surat City, International Journal Of Creative Research Thoughts, Vol.6, Issue 2, Pg No.299-305, ISSN NO 2320-2882, impact factor 5.97.
9. Mehul Ganjawala, Dr. Prashant Joshi (2018), Customer Satisfaction Between Selected Public Sector, Private Sector And Cooperative Banks Of South Gujarat- A Comparative Study, Ayudh, Vol.1, Special Issue , Pg No.40-44, ISSN NO 2321-2160, Impact Factor 2.3.

# APPENDIX

## QUESTIONNAIRE ON EMPLOYEE EMPOWERMENT

Dear Respondent,

I am mehul ganjawala, assistant professor at navnirman institute of management, Surat conducting research survey on the topic “Study of Employee Empowerment and Its Impact on Customer Satisfaction With Respect To Selected Banks of South Gujarat”. I am assuring you that information given by you is strictly used for academic purpose only. I request you to help me in gathering required information by filling up the following information.

I am greatly thankful for your co-operation.

Mehul ganjawala

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Instruction

In each question, tick the relevant option applicable to you.

Name of the bank:

Note: Abbreviations:

SA: Strongly agree, A: Agree, N : Neutral, DA: Disagree, SDA: Strongly disagree

### EMPLOYEE EMPOWERMENT

S.NO	STATEMENTS	SA	A	N	DA	SDA
1	I am allowed to do for doing a high quality job.					
2	I have authority to correct problems when they occur.					
3	I am allowed to do creative when I deal with problems during my job.					
4	I go through a big effort to change the things.					
5	I am free to make changes on my job whenever I want.					
6	I have a huge control over how to do my job.					
7	I don't need to get managements approval before I handle the problems.					
8	I am not free to handle job-related problems by myself.					
9	I am free to meet the customer's needs and demands under the banks regulations.					
10	I cannot take charge of the problems that require urgent attention.					
11	The work load reduces the service quality that I provide to my customers.					
12	I have huge responsibility in my job.					
13	My bank provides me training when new service is offered to customers.					
14	The system of my bank is transparent so as to increase my competencies.					
15	Bank gives us training about how to solve the customers' problems.					
16	My bank has adopted customer oriented approach to increase competency.					
17	Bank gives us monetary rewards for the extra					

	achievements.					
18	Bank gives us nonmonetary reward like promotion for the extra achievements.					
19	Bank organizes various functions to recognize and celebrates the success.					
20	Bank gives us special occasional reward like Diwali bonus etc.					
21	New ideas are often dismissed.					
22	The organization makes me insecure sometimes.					
23	I can healthily criticize the boss, if I fell so.					
24	I Know my work very well.					
25	Everything is not negotiable here & some matter rigid.					
26	I know who appraises me.					
27	Common rooms are shared.					
28	I stay back beyond my work time limit.					
29	I am involved in the organization strategy preparation					
30	I can permit visitors, if I feel so, without any ones co					
31	There is restriction for participation in all activities.					
32	Suggestions are given regularly and honestly.					
33	I am free to suggest improvements to boss without fe					
34	Rejected suggestions are explained with due reasons off.					
35	Responsibility of each action rests with all.					
36	I hardly know what my responsibility is.					
37	I know what my departmental responsibility is.					
38	Responsibility is not shared in the organization					
39	You need to follow rules/regulation in the organizati					
40	Management hardly recognizes hard work.					
41	Management is open to ideas & more Information sh					

42	Management creates fear some times.					
43	Management does not share confidential matters with					
44	I have threatening atmosphere to learn in d continuously					
45	I can participate in all activities irrespectiv membership.					
46	I can openly give feed back of my boss's action.					
47	Management has closed door discussion on some tim					
48	I am encouraged to take independent responsibility.					
49	I am encouraged to develop my way of work.					
50	Management allows us to take risk.					
51	I know my next promotion period.					
52	I know my next increment date and amount.					
53	I know my next bonus payment.					
54	I can meet and interact with customers freely.					
55	I can freely discuss with management regarding customers feedback.					
56	I can promise the customers on behalf of the manage					
57	I can set my own work standards.					
58	I can attend any meetings in the organization.					
59	I am fully empowered in the organization.					

## PERSONAL DATA

Name (Optional) :

Age :

Qualification :

Job title :

Monthly salary income : Less than Rs. 10,000

- Rs. 10,001 – 20,000
- Rs. 20,001 – 30,000
- Rs. 30,001 – 40,000
- Rs. 40,001 – 50,000
- Above Rs. 50,000

Grade :

Department :

Experience

1) In the present organization :

2) prior to joining the present organization :

Marital Status : Married/ Unmarried

Any Special Training

1) Place :

2) Title :

3) Period :

4) Organizer :

## QUESTIONNAIRE ON CUSTOMER SATISFACTION

Dear Respondent,

I am mehul ganjawala, assistant professor at navnirman institute of management, Surat conducting research survey on the topic “study of employee empowerment and its impact on customer satisfaction with respect to selected banks of south gujarat”. I am assuring you that information given by you is strictly used for academic purpose only. I request you to help me in gathering required information by filling up the following information.

I am greatly thankful for your co-operation.

Mehul ganjawala

---

Instruction

In each question, tick the relevant option applicable to you.

Name of the bank:

Note: Abbreviations:

SA: Strongly agree, A: Agree, N : Neutral, DA: Disagree, SDA: Strongly disagree

## CUSTOMER SATISFACTION

SA: Strongly agree

A: Agree

N: Neutral

DA: Disagree

SDA: Strongly disagree

S.NO	STATEMENTS	SA	A	N	DA	SDA
1.	The knowledge and skills possessed by the employees of your bank are perfect.					
2.	The employees of your bank are very responsive to your questions and concerns.					
3.	You found friendly relationship with the employees of your bank.					
4.	The employees of your bank understand and satisfy your need.					
5.	The employee solves your query very promptly.					
6.	The employee always informs you about the new services offered by banks.					
7.	Your bank offers variety of products and services.					
8.	Your bank does not offer reasonable interest rates to customers.					
9.	The service charges of your bank are quite reasonable.					
10.	Your bank offers special products (leasing, consumer financing etc.)					
11.	Bank always upgrade their products and services for					

	the welfare of customers.					
12.	Your bank has excellent technology and modern looking equipment.					
13.	Your bank has low credibility among the other commercial banks of India.					
14.	Your bank will satisfy your needs in future.					
15.	Compare to other banks your bank is having good image.					
16.	Your Bank is very customer oriented.					
17.	The physical appearance of your bank is visually appealing.					
18.	You have to wait very long for availing the bank services.					
19.	The service processes used at your bank are inflexible.					
20.	Your bank provides you with complete information (new products, account statements etc.)					
21.	Your bank has expanded network(branches, ATMs etc).					
22.	The ATM network of your bank always remains functional.					
23.	Your bank has inconvenient location.					
24.	You are fully satisfied with my bank services.					

**PERSONAL DETAILS**

Name : \_\_\_\_\_.

Address : \_\_\_\_\_.

Contact no: \_\_\_\_\_.

E-mail Id : \_\_\_\_\_.

Age group             20-30  30-40  40-50  50 and above.

Education            :    Post- Graduate  Graduate  Others

Annual income        :    1-3 lakh  3-5 lakh.  5 -8 lakh  8 and above.

Occupation            :             Government Employee.  
    Private Employee.  
    Self Employed.  
    Businessman.  
    Student.  
    House Hold.