

Job Satisfaction of Bank Employees in Bangladesh: An Analysis of Satisfaction Factors

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***Abstract:** This paper attempts to identify the job satisfaction factors of bank employees in Bangladesh. Factor analysis was used to identify the job satisfaction factors. Results show that there are seven (7) job satisfaction factors associated with bank employees such as remuneration and reward, job security, relationship with co-workers, recognition, pride in work, bureaucracy and talent utilization. Regression between job satisfaction factors and the overall job satisfaction of bank employees identified that remuneration and reward, recognition, pride in work, and talent utilization are significant factors for determining the job satisfaction of bank employees. These findings of the study have important implication for improving the job satisfaction of bank employees in Bangladesh.*

1. Introduction

In today's highly competitive world, success of any organization depends on its human resource. Banks are no exception to this. A satisfied, happy, and hard working employee is the main asset of any organization, especially for banks. Workforce of any bank is determinant to a large extent for its productivity and profitability. Efficient human resource management and maintaining higher job satisfaction level in banks not only determine the performance of the bank but also affect the growth and performance of the entire economy. So, for the success of banking, it is very important to manage human resource effectively and to find whether its employees are satisfied or not. Only if they are satisfied, they will work with commitment and project a positive image of the organization. (Thakur, 2007). Once banking in Bangladesh was confined to public sector only. Afterwards liberalization of banking sector and a rapid expansion of private banks from the mid 1990s till present have created a good competition among the private and public banks in Bangladesh. At present banks are providing huge employment opportunities. This sector is also considered the most lucrative one in career development. Again it has been realized that bank employees' turnover and their switching to another bank or organization will be increased if they are not satisfied with their job. Hence, the issue of job satisfaction of bank employees has to be properly addressed to achieve the ultimate goal of banks in Bangladesh. And the present study is an answer to identify the factors that determine the job satisfaction of bank employees in Bangladesh.

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2. Literature Review

Job satisfaction is one's feelings or state-of-mind regarding the nature of his work. It is a self-reported positive state resulting from the appraisal of one's job or from one's job experience. According to Robbins (1997), Job satisfaction is the difference between the amount of rewards employees receive and the amount they believe they should receive. Again Mobey and Lockey (1970) opined Job satisfaction and dissatisfaction are function of the perceived relationship between what one expects and obtains from one's job and how much importance or value one attributes to it.

There has been disagreement among researchers about whether Job satisfaction has multiple dimensions. Researchers like Porter and Lawler (1972) define Job satisfaction as a one-dimensional construct; that is, one is generally satisfied or dissatisfied with one's job. In contrast, Smith, Kendall and Hulin (1969) argue that Job satisfaction is multidimensional; that is one may be more or less satisfied with one's supervisor, pay or workplace etc.

For the purpose of our work, we follow the second opinion and define job satisfaction as an emotional response towards various facets of one's job. A person can be relatively satisfied with one aspect of his/her job and dissatisfied with one or more other aspects. Authors also vary in opinions of what should be these factors or facets.

According to Stephen P Robbins, (1997) finding summation of satisfaction regarding different job facets is a sophisticated approach of measuring Job satisfaction and the five key elements are: nature of the work, supervision, present pay, promotion opportunities and relation with coworkers. John W. Newstrom and Keith Davis (1997) added 'immediate working condition' along with the above five factors.

Most of the studies identified the relationship between job-related factors and Job satisfaction Sekaran, (2006) conducted a study on paths to the job satisfaction of bank employees at the workplace through the quality of life factors of job involvement and sense of competence. Results indicated that personal, job, and organizational climate factors influenced the ego investment or job involvement of people in their jobs, which in turn influenced employees' job satisfaction.

K Chidambaram and A Rama, (2006) carried out a research on "Determinants of Job satisfaction of bank Employees" that examined how an employer can influence the job satisfaction of an employee at the workplace so that his or her job performance can be enhanced. Islam and Shahabuddin (2002) conducted a research on the job satisfaction of insurance employees in Bangladesh. They found some job satisfaction factors that are associated with the overall job satisfaction of insurance employees. They identified factors namely recognition, reward, task significance, pride in work, goal ambiguity, bureaucracy, workload, conflicts, promotion, and smooth communication. Among those factors, task significance, pride in work, bureaucracy, and conflicts are found to be the important factors for improving job satisfaction of the insurance employees.

Islam and Saha (2001) conducted a study on “Job Satisfaction of Bank Officers in Bangladesh” that focused on the relative importance of job satisfaction factors and their impacts on the overall job satisfaction of officers. The result shows that salary, efficiency in work, fringe supervision, co-worker relation, facilities and supportive work environment are the important factors contributing to job satisfaction of bank employees.

Therefore, it is reviewed that the research previously done on job satisfaction of bank and insurance employees mainly focused on the factors namely salary, efficiency in work, fringe supervision, co-worker relation, facilities and supportive work environment, task significance, pride in work, bureaucracy, and conflicts but ignored recognition, job security, talent utilization and so on. So the researchers in this study have considered these factors to cover the gap to identify the job satisfaction factors of bank employees in Bangladesh.

3. Objective of the Study

The present study is aimed at finding out job satisfaction factors of bank employees in Bangladesh through different dimensions and density of satisfaction levels.

More specifically we can furnish the objectives as follows:

1. To find out the job satisfaction of bank employees on several satisfaction factors such as: remuneration and reward, job security, relationship with colleagues, recognition, pride in work, bureaucracy, and talent utilization.
2. To compare the overall job satisfaction of bank employees with the satisfaction factors.
3. To suggest some ways to improve the job satisfaction of the bank employees.

4. Methodology

4.1 Type of Research:

The study is an empirical research in nature.

4.2 Data Sources:

Data and information required for the study were collected from both primary and secondary sources. Primary sources include structured questionnaire. Secondary data were collected from newspapers, journals and magazines to develop theoretical background for the study.

4.3 Variables Covered

Variables covered in the study were selected based on the objectives of the study. The variables covered in the study are shown in Appendix-A.

4.4 Sample

A total number of 20 different banks in Bangladesh were selected purposively and a sample of 156 bank employees was selected randomly. It should be mentioned here that a total number of 200 structured questionnaires were delivered. Only 156 respondents provide feed back. The public banks include: Sonali Bank, Rubali Bank, Agrani Bank, and Janata Bank. The private banks include- HSBC Bank, Standard Chartered Bank, Markentile Bank, Social Investment Bank, Prime Bank, Dutch-Bangla Bank, Brac Bank, Pubali Bank, Exim Bank, Naional Bank, Jamuna Bank, The City Bank, Islami Bank, Dhaka Bank, Uttara Bank and Bank Asia. The Survey was conducted in November 2007 in Dhaka City.

4.5 Survey Instrument

A structured questionnaire was developed having eight (8) facets of job satisfaction which was addressed through 21 statements to which the respondents were asked to react using a five-step Likert scale ranging from strongly agree (1) to strongly disagree (5). At the end of questions, a final item was added: "Compared with a year ago, my overall job satisfaction has increased today". This item was intended to get the respondent's gut reaction to the very general concept of job satisfaction.

4.6 Data Analysis

Data entry was done in SPSS 12.0 data editor and analyzed under some specific hypothesis. Statistical tools like rates, ratios, percentage, mean, standard deviation, correlation and chi-square were used. Missing values or non-response answers were also included in the analysis to get the exact picture of different factors associated with job satisfaction of bank employees in Dhaka City.

Different statistical tools have been used to assess and interpret data. For example, ANOVA were used to analyze the relationship of job satisfaction factors with the overall satisfaction of employees. T- Tests have been performed to test the statistical significance of the parameters at 5% level of significance. A total number of 8 considered hypotheses are tested by statistical Chi-square test following Contingency Table Analysis. The descriptive analysis of the variables under different influential factors has been conducted. The relationship between some important job satisfaction factors and the overall job satisfaction factors (respondent's gut reaction) are established by fitting a multiple regression model. This model is considered very much applicable in Bangladesh (Rahman and Parveen, 2006 and Islam and Shahabuddin, 2002).

4.7 Association Test among the considered Variables

To test the statistical association between the considered variables, null and alternative hypothesis are designed as the following format:

H_0 : There is no significant association between the variables.

H_a : There is significant association between the variables.

The variables to be tested are (i) Gender of the respondents and Satisfaction with overall job security. (ii) Feelings on fair amount of remuneration and Satisfaction with overall job security (iii) I enjoy coworkers and Satisfaction with overall job security. (iv) Recognition for respondents' contribution and 'I am able to do what I am interested in' (v) I have adequate information available and in my job I create new ideas. (vi) My efforts are often blocked and Overall job satisfaction has increased. (vii) Benefits received by the respondents and Overall job satisfaction have increased. (viii) I am able to do what I am interested in and overall job satisfaction has increased. Chi-square test was performed under 5% level of significance.

5. Results and Discussions

On the basis of the chi-square values, we accept the hypothesis of no association, that is, there is no significant association between Gender of the respondent's and Satisfaction with overall job security of the bank employees. ($\chi^2 = 3.49$ with 4 degrees of freedom ($P = 0.479 > .05$)). It means the sex of the bank employees seems to be non-significant factor for job satisfaction. There are some weak negative relations between the variables (Pearson's $R = -0.075$, Spearman's correlation = -0.064). Thus the idea of no association is not supported and the evidence of association is not strong.

Table 1.1: Hypothesis testing for the association between variables following cross tabulation.

Hy. No.	Null hypothesis of "no association"	Pearson's R	Spearman's correlation	Value of Chi-square	Degree of freedom	P-Value	Decision.
1	Gender of the respondent's * Satisfaction with overall job security	-0.075	-0.064	3.496	4	0.479	Accept
2	Remuneration and reward* Satisfaction with overall job security	0.258	0.204	66.207	16	0.000	Reject
3	I enjoy co-workers * Satisfaction with overall job security	0.471	.496	119.024	16	0.000	Reject
4	Recognition for my contribution * I am able to do what I'm interested	0.193	0.158	48.18	16	0.000	Reject
5	I have adequate information available * In my job I create new ideas	0.88	0.149	40.355	16	0.001	Reject
6	My efforts are often blocked * Overall job satisfaction has increased	.342	.372	108.537	16	0.000	Reject
7	Benefits received * Overall job satisfaction has increased	.453	.443	100.657	16	0.000	Reject
8	I am able to do what I am interested in * overall job satisfaction has increased	.403	.379	79.000	16	0.000	Reject

Table-1.1 indicates that the association between other considered variable under different hypothesis i.e. the value of Person's R and Spearman's Rank correlation coefficient) is positive and in every case. Following the P-value in the column-7 we can see that the hypothesis is rejected. Therefore, we can conclude that there is a strong evidence of association between the above stated variables (P-value in every case = 0.000, value of Chi-square are shown in column 5). The Person's correlation coefficient and Spearman's correlation coefficient indicate some positive relation between the satisfaction scaling. Among the variables, 'I enjoy my co-workers' has moderately positive relations ($r=0.47$, 0.49 respectively). Same degree of relations was observed in case of 'benefits received' and 'the opinion on the overall job satisfaction.' So we can conclude easily that satisfaction of the employees lies on those factors significantly. So these factors need to be addressed properly.

5.1 Descriptive Analysis

The frequency distribution of the considered variables on various aspects of job satisfaction is shown in Table-2.1 (Appendix-A). From the overall opinion on the considered factors it is clear that a very significant percentage of respondents are more or less happy on this issue. 53.2% and 50.6% of the respondents respectively agreed on fair amount of payment and the benefits received by the employees. Almost similar results are observed in case of satisfaction with job-place (44.9%), sense of accomplishment (44.9%), sense of satisfaction from job (48.1%), availability of information (45.5%), and creation of new ideas (45.5%). Very few respondents agreed with the highest degree of reaction. Among those, 5.1% strongly disagreed on the feelings on fair amount of remuneration and searching jobs. It has been found that 34% of the respondents moderately disagreed that they didn't search better jobs, which means they consider this searching as their own right and they are very positive on job search issues. This is one of the indications that the scenario of job market is changing. Employees, no matter they are satisfied or not, want to keep searching better jobs. The banks are not out of this trend. This is especially true for the private banks. Only 5.1 % are strongly dissatisfied with their workplace. This is a clear indication of increased care to the workplace with the growing industry of private banks in Bangladesh. One of the interesting findings is out of 151 respondents, 74 said that their efforts are been blocked. This means that the authority doesn't come out of the traditional customs. Therefore, new ideas and efforts are often blocked. Regarding the overall job satisfaction 36.5% strongly agreed, 42.03% simply agreed and 8.3% didn't agree that they are satisfied. Therefore, it could be concluded that despite some dissatisfaction factors, the bank employees are being more or less satisfied. It is found that more than 30% bank employees are very satisfied with "Adequate information available", "Day to day goals of my department" and "I am informed of my company's updated policies". So regarding those 3 factors, the bank employees are strongly satisfied. Regarding the utilization of the talents, 34.6% respondents said that

their talents are being fully utilized and 30.8% said that it is not being simply utilized. Reactions from cases are significant. So there exists a paradox on this issue. The authority should be aware about the utilization of the hidden talents.

It is also observed that almost 30% agreed that they are able to work up to their interest whereas 7.1% respondents strongly denied it. On no other factors did such a large number of respondents (11) disagree. 37.2% bank employees think that they do more than required tasks. So the authority should try to keep them optimistic on their job satisfaction issues.

The gender distribution shows that (Table-2.3) 32.7% of the bank employees are female. Although it is not a big figure, it is clear that more and more females are joining the banking profession. The frequency distribution of the material status indicates that 40.4% (Table-2.4) of the bank employees are unmarried. Therefore, the banks comparatively choose young and energetic employees rather than experienced professionals.

5.2 Relationship between job satisfaction factors and the overall satisfaction of bank Employees:

The multiple regression analysis along with the standardized coefficients between the job satisfaction factors and the overall satisfaction of bank employees show that remuneration and reward (0.367), job security (.016), relation with colleagues (0.117) recognition (0.171), bureaucracy (0.035), talent utilization (0.187) and pride in work (0.164) are shown in table-1.2.

Table 1.2 Estimate of the coefficients of important factors on job satisfaction for the regression model $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + e$.

Factors	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-.135	.250		-.540	.590
Remuneration and reward	.366	.070	.367	5.188	.000
Job Security	.015	.082	.016	.184	.855
Relation with Colleague	.131	.094	.117	1.385	.168
Recognition	.174	.091	.171	1.918	.057
Bureaucracy	.035	.072	.035	.492	.624
Talent utilization	.191	.082	.187	2.330	.021
Pride in work	.146	.067	.164	2.169	.032

Dependent Variables: Overall job satisfaction has increased R-square = .403

The significance of these coefficients is tested by t-statistic. It is observed that only the coefficients for Remuneration and reward talent utilization and pride in work coefficients are significant. Other coefficients are found to be non-significant. It means those three factors are significantly related to the overall job satisfaction factors of the banks

employees. So the authorities should put emphasis especially on these two factors to keep the employees satisfied. The change in these factors in favor of bank employees will result in positive overall satisfaction for them. It is also observed that every considered factor is positively related with the overall job satisfaction. The more of these factors is involved, the more overall satisfaction is likely to be. The change in these factors will not result in any significant impact on the overall satisfaction of bank employees in Bangladesh.

Analysis of variance (ANOVA) shows that job satisfaction factors are together significantly related to the overall satisfaction of bank employees (Table-1.3). It explains 71.64% of the variance in the overall satisfaction of bank employees with a strong evidence of correlation (0.868).

Table1.3: Analysis of Variance of the Regression and Residuals for the considered model:
 $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e$

ANOVA Table						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	71.638	6	11.940	15.640	.000(a)
	Residual	106.115	139	.763		
	Total	177.753	145			

It indicates that the independent variables of this model such as remuneration and reward (0.367), job security (.016), relationship with colleagues (0.117), recognition (0.171), bureaucracy (0.035), talent utilization (0.187) and pride in work (.164) are more than three-fourth of the variance of overall satisfaction of bank employees. Thus, this model (Rahman and Parveen, 2006 and Islam and Shahabuddin, 2002) is highly applicable for bank employees in Bangladesh for improving their overall satisfaction, which is defined in socio-economic terms.

6. Findings

Out of a total number of 21 variables studied, 07 factors (For explanation, see Table-1.1) seem to be associated with overall job satisfaction of bank employees of Bangladesh. Among 08 considered hypotheses, 7 factors (Remuneration and reward, job security, relationship with colleagues, recognition, bureaucracy, talent utilization and pride in work) are rejected. Therefore, these factors have significant association with the gut reaction about overall satisfaction. Factors like remuneration and reward, recognition and talent utilization etc are needed to be properly addressed (Table1.2 Column 6). It is also found that the satisfaction of the employees is not influenced by the gender disparity (Table 1.1 Row 1) because the hypothesis of the association in this case was accepted.

The regression model indicates that the improvement of overall job satisfaction of the bank employees depends on the factors like remuneration and reward, job security, relation with colleagues and recognition (Table 1.3 Column 7).

7. Conclusion

In the study it is found that among different factors of Job Satisfaction, remuneration and reward, recognition, pride in work and talent utilization are the most important ones (Table 1.1 Column 7 and Table 1.2 column 6) for improving job satisfaction of bank employees in Bangladesh. Also, factors like job security, relation with colleagues, benefits, adequate information and ability to do as employees are interested in have also influences on overall job satisfaction of bank employees. (Table 1.1) So if the above job satisfaction factors are addressed positively, there will be positive overall satisfaction on bank employees in Bangladesh. Therefore, management of the banks should consider increasing salary and other financial benefits and should recognize the contribution of the employees by providing them with the scope of skills development or by giving increment or promotion as required. Also, the authority of the banks should provide the employees with available information and the independence so that they will be able to work with what they are interested in and can utilize their talent for the development of the organization. The results also show that the authority should reduce the level of bureaucracy. If bank employees are highly satisfied with their job, their productivity will be increased and they will clearly be able to outperform their responsibilities in order to fulfill the organizational goals and objectives. On the other hand, if they are not satisfied, the turnover rate of employees will be increased, that is, they may tend to switch to other professions.

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Appendix- A**Table 2.1 Descriptive Statistics of the variables under study**

Factors	Variables	N	Mean	Std. Deviation
	Gender of the respondents	156	1.33	.471
	Marital status	156	1.40	.492
Remuneration and Reward	Feelings on fair amount of payment	156	2.29	1.119
	Benefits received from the organization	156	2.37	1.055
	I don't search job elsewhere	153	2.76	1.286
Job Security	Satisfaction with overall job security	156	2.42	1.147
	Satisfied with company as a work place	152	2.22	1.093
	I'm satisfied with team sprit	156	2.35	.982
Relationship with co-workers	Comfortable with direction of boss	155	2.34	.989
	I enjoy coworkers	150	2.06	.991
Recognition	Recognition for my contribution	156	2.52	1.104
	Sense of personal accomplishment	156	2.35	1.058
	Value contribution to my department	156	2.53	1.050
Pride in Work	I am able to do what I'm interested in	156	2.56	1.266
	I do more than it is required to me	151	2.17	1.088
	Sense of satisfaction from work	154	2.34	1.056
Bureaucracy	I have adequate information available	156	1.98	.919
	Day to day goals of my department	155	1.97	.976
	I'm informed about updated policies	156	2.14	1.110
	In my job I create new ideas	155	2.23	1.066
	My efforts are often blocked	151	2.51	.986
Talent Utilization	Talents are being fully utilized	152	2.83	1.084
	Overall job satisfaction has increased	156	2.02	1.092

Appendix- B

Table 2.2 Cross Tabulations of the variables under different hypothesis

Table2.2.1 Cross Tabulation between Gender of the respondents * satisfaction with overall job security.

		Satisfaction with overall job security					Total
		strongly agree	agree	Neither nor disagree	disagree	strongly disagree	
Gender of the respondents	male	24	37	20	18	6	105
	female	13	20	8	10	0	51
Total		37	57	28	28	6	156

Pearson Chi-square=3.496, degree of freedom=4, P-value=0.479 and Pearson's correlation coefficient $r = -0.07$.

Table2.2.2 Cross Tabulation between Feelings on fair amount of remuneration * satisfaction with overall job security.

		Satisfaction with overall job security					Total
		strongly agree	agree	neither nor disagree	disagree	strongly disagree	
Feelings on fair amount of remuneration	strongly agree	13	7	2	13	0	35
	agree	23	31	17	8	0	79
	neither nor disagree	0	8	3	1	0	12
	disagree	1	9	2	6	4	22
	strongly disagree	0	2	4	0	2	8
Total		37	57	28	28	6	156

Pearson Chi-square=66.207, degree of freedom=16, P-value=0.000 and Pearson's correlation coefficient $r = 0.258$.

Table2.2.3 Cross Tabulation between enjoy coworkers * satisfaction with overall job security

		Satisfaction with overall job security					Total
		strongly agree	agree	neither nor disagree	disagree	strongly disagree	
I enjoy coworkers	strongly agree	28	8	8	2	0	46
	agree	6	35	14	13	2	70
	neither agree nor disagree	2	1	5	5	2	15
	disagree	1	7	1	8	0	17
	strongly disagree	0	0	0	0	2	2
Total		37	51	28	28	6	150

Pearson Chi-square=119.024, degree of freedom=16, P-value=0.000 and Pearson's correlation coefficient $r = 0.471$.

Table 2.2.4 Cross Tabulation between Recognition for my contribution *I am able to do what I am interested in.

		I am able to do what I am interested in					Total
		strongly agree	agree	neither nor disagree	disagree	strongly disagree	
Recognition for my contribution	strongly agree	7	5	4	6	1	23
	agree	19	28	14	8	5	74
	neither nor disagree	6	3	6	5	1	21
	disagree	7	8	3	13	0	31
	strongly disagree	0	2	0	1	4	7
Total		39	46	27	33	11	156

Pearson Chi-square=48.189, degree of freedom=16, P-value=0.000 and Pearson's correlation coefficient $r = 0.193$.

Table 2.2.5 Cross Tabulation between I have adequate information available * In my job I create new ideas.

		In my job I create new ideas					Total
		strongly agree	Agree	neither nor disagree	disagree	strongly disagree	
I have adequate information available	strongly agree	19	23	3	6	0	51
	agree	13	33	8	14	3	71
	neither nor disagree	4	14	0	4	0	22
	disagree	2	1	5	1	0	9
	strongly disagree	2	0	0	0	0	2
Total		40	71	16	25	3	155

Pearson Chi-square=40.355, degree of freedom=16, P-value=0.001 and Pearson's correlation coefficient $r = 0.088$.

Table 2.2.6 Cross Tabulation between My efforts are often blocked * overall job satisfaction has increased.

		Overall job satisfaction has increased					Total
		strongly agree	Agree	neither nor disagree	disagree	strongly disagree	
My efforts are often blocked	strongly agree	10	5	0	0	2	17
	agree	37	29	2	4	2	74
	neither nor disagree	1	18	7	3	0	29
	disagree	7	13	2	6	0	28
	strongly disagree	0	0	0	0	3	3
Total		55	65	11	13	7	151

Pearson Chi-square=108.537, degree of freedom=16, P-value=0.000 and Pearson's correlation coefficient $r = 0.342$.

Table 2.2.7 Cross Tabulation between Benefits received * Overall job satisfaction has increased.

		Overall job satisfaction has increased					Total
		strongly agree	agree	neither nor disagree	disagree	strongly disagree	
Benefits received	strongly agree	19	5	3	0	0	27
	agree	32	42	5	4	0	83
	neither nor disagree	0	2	1	3	3	9
	disagree	6	17	4	6	2	35
	strongly disagree	0	0	0	0	2	2
Total		57	66	13	13	7	156

Pearson Chi-square=100.657, degree of freedom=16, P-value=0.000 and Pearson's correlation coefficient $r = 0.453$.

Table 2.2.8 Cross Tabulation between Able to do what I'm interested in * Overall job satisfaction has increased Cross

Count

		Overall job satisfaction has increased					Total
		strongly agree	agree	nither nor disagree	disagree	strongly disagree	
Able to do what I'm interested in	strongly agree	27	7	5	0	0	39
	agree	13	26	3	2	2	46
	neither nor disagree	8	17	1	1	0	27
	disagree	5	15	3	9	1	33
	strongly disagree	4	1	1	1	4	11
Total		57	66	13	13	7	156

Pearson Chi-square=79.000, degree of freedom=16, P-value=0.000 and Pearson's correlation coefficient $r = 0.403$.

Table 2.3: Gender distribution of the reaction

Gender of the Respondents		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	105	67.3	67.3	67.3
	female	51	32.7	32.7	100.0
<i>Total</i>		156	100.0	100.0	

Table 2.4: Marital status distribution of the reaction

Marital status		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	93	59.6	59.6	59.6
	unmarried	63	40.4	40.4	100.0
Total		156	100.0	100.0	