

# **Gender and Self-Efficacy: An Empirical Study of Banking Sector in Union Territory of Jammu and Kashmir**

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***Abstract :** Self-Efficacy is a recent advancement emerged in the field of Human Resource Management and can be practically applied in business organizations worldwide in order to ensure organizational effectiveness and gain competitive edge. It is the belief of individual in his/her abilities to perform a specific task. It has many implications for organizations and is related with various job outcomes viz: job satisfaction, organizational commitment, profitability, success and organizational change. Therefore, keeping in view the importance of self-efficacy in today's competitive environment, an attempt was made towards investigating the gender differences that exist across the varied dimensions of self-efficacy viz- confidence, command, adaptability, personal effectiveness, positive attitude and individuality. The study was conducted among 417 bank employees' (clerical and managerial staff) working in different branches and administrative offices of four public and private sector banks namely: SBI, PNB, JKB, and HDFC operating in the union territory of J&K. The data was collected through well-structured questionnaire among the sample respondents which was then analyzed and interpreted using statistical tools viz- mean, standard deviation and T- test. The results of the study revealed that there exists a significant difference between perception of men and women on command, confidence and individuality. On the other hand, no significant gender differences were obtained on the perception of adaptability, personal effectiveness and positive attitude. Further on the basis of empirical evidence, it has been suggested that bank authorities need to take due care of the personal traits while recruiting its human resource in order to ensure their operational effectiveness in particular and organizational effectiveness in general.*

**Keywords:** Gender, Gender differences, Human resource, Organizational effectiveness, Self-efficacy.

**Introduction:** Human resource is a crucial and critical factor in an organization. It acts as a catalyst in driving other resources viz- money, machinery, methods and thus increases their efficiency, economy and effectiveness. Human beings are most unpredictable and difficult to control. However, if they are properly managed they can yield wonderful results which no other resource can provide. It is the people in an organization that carry out many important work activities. This requires viewing people as an important asset of an organization. Hence, keeping in view the importance of human resource, it is imperative for an organization to develop employee's skills and abilities. For that, the managers and human resource professionals must work together across all levels of an organization. Human factor is considered as the central point in the psychology of management. The psychological aspect of recruitment and training therefore, need to be guided by revealing of necessary personal characteristics, qualities and abilities of the person for the successful performance. This new approach explores the psychological capacities and strengths of the positively oriented human resource for improving the organizational and personal performance and thus,

achieving the organizational success. That is why industrial psychology has gained wide acceptance these days because it is based on an assumption that every person is different from one another (Turner et al, 2002).

Self-efficacy is one of the most important positive psychology resources- commonly recognized in the field of organizational behavior. It can be described as a function of self-beliefs with which individuals can accomplish a task. Thus, it can be said that high perseverance that is associated with self-efficacy will lead to increased performance and productivity. It is on the basis of efficacy beliefs that people choose what goal challenges to undertake, how much effort to invest in the endeavor, and how long to persevere in the face of difficulties. Beliefs of self-efficacy shape whether people attend to the opportunities or to the impediments that their life circumstances present and how formidable the obstacles appear. The higher the people perceived efficacy to fulfill educational requirements and occupational roles the wider the career options they seriously consider pursuing, the greater the interest they have in them, the better they prepare themselves educationally for different occupational careers and the better their staying power in challenging career pursuits.

Although relatively unexplored, the construct of self-efficacy has many implications for organizations. Empirical research reveals that self-efficacy is positively related with many organizational relevant variables- job satisfaction, organizational commitment and preparedness for organizational change. It leads to effective problem solving followed by increase of positive emotions. A low sense of self efficacy is associated with negative emotions and helplessness. People with a weak sense of self efficacy avoid challenging tasks and believe that difficult tasks and situations are beyond their capabilities, focus on personal failings and negative emotions, and quickly lose confidence in personal abilities. Previous literature has revealed that researchers have studied self-efficacy across the following dimensions viz:

- ❖ **Confidence:** A confident work force is a gratifying workforce. Employees, who have confidence in their own ability are self-motivated, have self-esteem, willing to take risks and are more likely to work through initial setbacks (Bandura, 1994).
- ❖ **Command:** Pethe et al. (1999) defined command as the sense of ascendancy over the situation. Adequately commanding the work situation is helpful for fully immersing and dedicating oneself to the task at hand.
- ❖ **Adaptability:** Competitive environment is characterized by unprecedented and impulsive changes. Therefore, employees need to be agile, dynamic and adaptive learners to quickly adjust with the new challenges (Svenja, 2008).
- ❖ **Personal Effectiveness:** Personal effectiveness means an individual may perform poorly, adequately or highly with the same set of skills depending on the beliefs they hold about their capabilities in given situation (Bandura, 1997).
- ❖ **Positive attitude:** Employees with the same level of competencies and skills are likely to be more productive and efficient, if they have a positive attitude towards work, and they will feel connected, committed and invested in the success of the organization (Linda, 2013)
- ❖ **Individuality:** Richa et al. (2013) stated that independence for decision making and setting performance standards are a most significant factor providing employees with autonomy and decision making authority in their work area with requiring managerial approval in every instance which help to increase their confidence and control over work situations and would hence lead to more dedicated efforts from them.

## Review of Literature

The concept of self-efficacy was first proposed by Bandura & Nancy in 1977. It refers to one's perceived capabilities to execute the courses of action, with emphasis placed on performing skills rather than possessing skills, to achieve a given mission (Bandura 1986). People with high levels of self-efficacy set for themselves challenging goals and maintain strong commitment to them. They sustain their efforts in the face of failure. Recovery after failure is quick, attribute failure to insufficient effort or acquirable knowledge and face threatening situations boldly. Self-efficacy leads to effective problem solving followed by increase of positive emotions. A low sense of self-efficacy is associated with negative emotions and helplessness (Schwazner, 1992). Collins (1982) found that sense of efficacy shapes casual thinking. High self- efficacy people attribute failure in difficult task to insufficient efforts where as those with low self-efficacy attributed it to deficient ability. Rokeach (1968) and Nisbet & Rose (1980) argued that human beings take their beliefs very seriously and even fuse them with their own identity. Failure in an area where one has a very high sense of efficacy may just be easily interpreted as failure of self rather than lack of effort. Empirical research reveals that self- efficacy is positively related with many job outcomes such as organizational commitment, job satisfaction, and preparedness for organizational change (Schyns, 2004; Schyns and Collani, 2002). Further, it has been found that empirical studies of self-efficacy have yielded several consistent findings. For example, self-efficacy is associated with work-related performance: life insurance sales (Barling & Beatite, 1983), faculty research productivity, coping with difficult career-related tasks (Stumpf et al 1987), Career choices (Lent et al., 1987), learning and achievement (Campell & Hackett, 1986; Wood & Locke, 1987), and adaptability to new technology (Hill et al., 1987).

Alan (1994) studied the interaction of adults in stressful situations and found that those reporting high amounts of self-efficacy were better able to cope with the demanding and stressful conditions that are commonly found in the work environment. On the other hand, those who reported low levels of self-efficacy found themselves highly stressed and frustrated at their work which lead to decreased productivity and increased signs of depression and instability. It was also found that the people who had a history of mental illness were much more likely to have low levels of self-efficacy even if their mental episodes were not recent. These findings posit that self-efficacy is closely related to mood and emotional states. Self- efficacy affects behavior in different ways: firstly, it influences choice of behavior. People are likely to accept the tasks in which they feel confident and competent and avoid those in which they do not. Second, self-efficacy affects an individual's thoughts and emotional reactions. People with low sense of self-efficacy may believe that things are tougher than they really are. Thirdly, self-efficacy may help determine how much effort people will expend on an activity and how long will they persevere (Pejares, 2002).

## Objectives of the Study

The following are the objectives of the study:

- ❖ To measure the level of self-efficacy among the bank employees.
- ❖ To examine whether self-efficacy is independent to the gender exhibited by the bank employees.

## Hypothesis of the Study

The following are the hypothesis of the study viz-

- ❖ Confidence is independent to gender exhibited by bank employees.

- ❖ Command is independent to gender exhibited by bank employees.
- ❖ Adaptability is independent to gender exhibited by bank employees.
- ❖ Personal effectiveness is independent to gender exhibited by bank employees.
- ❖ Positive attitude is independent to gender exhibited by bank employees.
- ❖ Individuality is independent to gender exhibited by bank employees.

### **Research Methodology**

The present study is empirical in nature in which the gender differences have been studied across the varied dimensions of self-efficacy among public and private banking employees in union territory of J&K. Further, the simple random sampling technique has been used to collect a data from a sample of 417 clerks and managerial staff working in different branches and administrative offices of 4 public and private banks namely- SBI, PNB, JKBank Ltd and HDFC operating in the state of J&K. It is imperative to mention that in order to measure self-efficacy across its different dimensions; the scale developed by Dhar et al. 1999 has been used. Responses were recorded on a 5 point Likert scale, where 1= strongly disagree, 2= disagree, 3= neither disagree nor agree, 4= agree and 5= strongly agree. Apart from primary data, secondary data has also been used in order to fulfill the aim of the present study- journals, national and international publications. In addition, statistical package for the social sciences (SPSS version 20) was used for performing statistical analysis viz- descriptive statistics (mean and standard deviation) and T- test in order to assess the level of self-efficacy and gender differences across the varied dimensions of self-efficacy.

### **Results and Discussions**

The data collected has been analyzed and interpreted with the help of relevant statistical tools and techniques viz- mean, standard deviation, and T-test. Various tables (1 to 7) incorporated at the end have best illustrated the results of the study. Table 1 shown at the end has represented the magnitude of an acumen or perception of bank employees' responses under study on self-efficacy. It exhibits the perplex picture of the phenomenon with respect to its various dimensions viz- confidence, command, adaptability, personal effectiveness, positive attitude and individuality. Further, tables from 2 to 7 have exhibited the gender wise comparisons for self-efficacy across its various dimensions and the interpretation of which is mentioned below:

**1. Confidence and Gender:** Table 2 offers a relative assay on gender basis for the confidence. The composite mean scores reveal that both types of respondents have high level of confidence. It was also interpreted from the results that females are able to work more independently than males. However, overall it was revealed that males have colossal level of confidence as compared to their female counterparts. To test the significant difference t-test was applied and the obtained value of  $t (=3.04, P<0.05)$  indicates that significant difference exists. Therefore, hypothesis no 1 of the study was rejected. On the other hand, the literature provides a substantial amount of evidence that gender is significant variable in understanding differences in confidence (Lent & Hacket, 1987; Schleckler & Neil, 1988). Jones et al., (2006) also affirms that the level of confidence is found to be different between males and females. The results are supported by the studies of Paulette, 1986; Gupta & Sawhney, 2010; Jadhav, 2013 who found males perceive more confidence than females. The probable reason held may be that female arduousness are always noticed by the male counter parts, which create some kind of discomposure that ultimately leads to diminishing their confidence level. However, Bernard et al. 2000 in their study reported no significant difference on the perceived level of confidence among bank employees. Hence, stand in contrast with the findings of the present study.

**2. Command and Gender:** Table 3 depicts allusive picture of command insight of males and female bank respondents. Evaluation of overall composite mean scores accustoms that males have eminent level of command as compare to female respondents. To test the significant difference t-test was applied. The obtained value of  $t (= 1.975, p < 0.05)$  indicates that mean difference exists. Therefore, hypothesis no. 2 was rejected. The results are by and large supported by the study of Gupta & Sawhney, 2010 found males perceive high level of command than females, because males are primarily considered censurable for performing occupational role. The results are also supported by the study of Jadhav (2013), who found that males have high command than females, but the difference was not significant. The reason, behind these findings may be attributed to the fact that males in our society are more dominating as compared to females. They are brought up in the manner that they are taught to be more despotic, so giving command becomes the basic integrant of their personality which also reflects in their work place.

**3. Adaptability and Gender:** Table 4 offers allied profile of respondents based on gender. An appraisal of combined mean scores augured that both males and females have eminent level of adaptability. To test the significant difference, t-test was employed and the obtained value of  $t (= 0.04, p > 0.05)$  indicated that there exists the insignificant difference, which is also evident from the respective mean scores, that are almost same. Therefore, hypothesis no 3 was accepted. The result of the study was also supported by Gupta & Sawhney, 2010 who found no difference with regard to the level of adaptability between males and females. The results are partially supported Jadhav (2013), who stated that females have high level of adaptability as compare to males but reported insignificant difference between males and females. The apparent reason may be that bank employees have to necessarily remain adaptive to change due to nature of job. They are provided with necessary training and instructions to keep them adaptive and updated.

**4. Personal Effectiveness and Gender:** Table 5 depicts an allusive picture of personal effectiveness of male and female respondents. Composite mean scores for male respondents are 4.09 compares to 3.99 of female employees, which accustom that male employee, have comparatively more personal effectiveness than females. To test the significant difference, t-test was applied and the obtained value of  $t (= 1.47, p > 0.05)$  reveals that significant difference does not exists. Therefore, hypothesis no 4 was accepted. Out results are supported by Jadhav (2013), who reported that, males have more personal effectiveness than females, but the difference was insignificant. The reason may be that in spite of all progressions and change of the society, family is still considered the first priority of women, and work for males and the reason for insignificant difference may be attributed to the fact that female are considered multitasking i.e., they deal with multiple spheres of life at a single time that increases their effectiveness. However, contradictory findings have shown that females perceived more personal effectiveness than males and the difference was significant (Gupta & Sawhney, 2010).

**5. Positive attitude and Gender:** Table 6 depicts an allusive picture of positive attitude insight of male and female bank employees. An appraisal of composite mean score for female employees is 3.97 in comparison to composite mean sores of 4.00 of male employees. Results reveal that although both the respondents have moderate level of positive attitude but the level of female employees is slightly higher than males. To test the significant difference between the composite means, T-test was applied and the obtained value of t-value  $(= .384, p > 0.05)$  indicated that the difference is insignificant. Therefore, hypothesis no 5 was accepted. It can be held that

both male and female respondents set targets more than set by their banks and both the employees have the ability to perform well in any situation that may come up at their workplace. Results of the study are by and large supported by Gene (2014) who stated that women have more social and personal pressures than men. This affects their ability experience and they need to become good employees and also affects their ability to think optimistically. Our results are supported by the study of Jadhav, 2013; Gupta & Sawhney, 2010 who found that although males have higher levels of positive attitude but the difference found was insignificant.

**6. Individuality and Gender:** Table 7 displayed allusive picture of individuality insight of males and female bank employees. The composite mean scores for male employees are 3.96 and for female are 3.70, which clearly reflects that male employees give their best in an unsupportive environment and are able to work better even without the support of peers and superiors as compare to female employees. To test the significant difference t-test was applied, and the obtained value of  $t (=2.64, p<0.05)$  revealed that significant difference exists. Therefore, hypothesis no 6 was rejected. Our results stand in line with the study done by Jadhav (2013) who measured the impact of gender on the perception of individuality and reported that males and females differ significantly on individuality. Further, Gupta & Sawhney, (2010) have also supported the results of our study revealing that males have more individuality than females. The probable reason for such significant difference may be that banking sector is still male dominating where female employees usually feel dependent for their help in execution of new change and challenge. Studies have found that female employees hesitate to face technological changes as compared to males (Seymour and Hewitt, 1997), and that changes frequently occur in banking sector.

## Conclusion

The present study explores gender differences across the six dimensions of self-efficacy among the bank employee in the state of Jammu & Kashmir. The data was collected from 417 employees of two public and two private sector banks. In order to address the gender differences, t-test was conducted to mark a significant demarcation in the employee's level of self-efficacy. As it is evident from the inspection of tables (see tables 2 to 7) at the end, following dimensions of self-efficacy viz- confidence, command, and individuality were found to be perceived more by males as compared to female counterparts, while on the other hand, no significant gender differences were obtained on the perceptions of adaptability, personal effectiveness and positive attitude. Therefore, on the basis of empirical evidence it is to be suggested that authorities need to ensure due care of the personal traits while recruiting its human resource for their operational effectiveness in particular and organizational effectiveness in general.

Further, it is imperative to mention that banking sector is one of the busiest and technology based sector. Employees are expected to remain updated with information and technological knowhow. They have to work according to said instructions, and because of the huge flow of activities employees need to be as quick and accurate as possible. It was also seen that performance of the employees in banks is continuously monitored not only by his/her superiors but also by the customers itself. During the survey it was observed that if there causes any kind of delay or inefficiency on the part employee, such customer immediately complains to the concerned authority and his/her inefficiency and inability is brought into notice. This causes threat among employee, firstly because his/her performance is directly or indirectly affected by these events and secondly, he won't enjoy much respect among colleagues and friends in bank. This kind of environment builds sense of alertness, improvement

and learning processing in the minds of employees, and need for continuous growth and development is generated which ultimately increases the self-efficacy level of employees. It was concluded that overall all the bank employees were found to have high levels of self-efficacy.

During the study, it was also found that female employees have low level of confidence, command and individuality as compared to their male counterparts. It is because females face continuous discouragement and low recognition in the society as compare to males. Female bank employees complain that their difficulties and mistakes are usually noticed by the males counter parts, who then continuously exaggerate these things for long time and comment on the women's lack of self-confidence and inability. This kind of environment creates some kind of fear in their (females) minds and leads to disappointment. This is also the reason female employees limit their career growth aspirations because they are pushed to believe that they lack capabilities. But there was the exception with regard to the positive attitude dimension of self-efficacy, because most of the female employees opt to do the job for financial independence and restrict their growth and development due to above mentioned cause, hence they are satisfied with what may come in terms of salary and incentives without facing difficulties and usually deny the tough and hectic jobs. With the result very less negative ideas are cultivated in them as compare to their male counterparts, who have more responsibilities than females in banks and are more occupied with the daily affaires of their family, and most of them have to work very hard just to earn bread and run family expenses, while as most of the female employees spend their salary in dressing, luxury items etc.

### Suggestions

On the basis of results found, the following suggestions have been formulated for the banking industry- Banks should design the training mechanism according to the gender differences of the bank employees. For example does the profile of a male differ from that of female employee? Like an average male and female mind is of a slightly different character, men tend to be better at analyzing system (better-systemizes), while women tend to be better at reading the emotion of other people (empathizers). Female employees should be given special attention and should be encouraged that they do not have fewer abilities than male counter parts and man is not standard of measure. In order to enhance self-efficacy among female employees more emphasis should be laid on goal clarity. On the other hand, males should be roasted as frontline employees based on the results found.

### Limitations

The current study has investigated the level of self- efficacy among banking employees with regard to only one demographic characteristic- gender and other demographic variables viz- age, qualification, experience, sector have been excluded. Moreover, the present study is confined to banking sector which limits its scope for generalization.

### Illustration of Tables

Dimensions	N	Mean	Std Dev
Overall self-efficacy	417	4.02	0.60
Confidence	417	3.98	1.08
Command	417	3.99	1.01
Adaptability	417	4.25	0.84
Personal effectiveness	417	4.04	0.92
Positive attitude	417	3.87	0.67
Individuality	417	3.98	1.12

<b>Statements</b>	<b>Male</b>		<b>Female</b>		<b>t</b>	<b>P</b>
	<b>Mean</b>	<b>SD</b>	<b>Mean</b>	<b>SD</b>		
I am able to make contribution to significant decisions.	4.03	0.95	3.62	1.11	<b>3.04</b>	<b>.003*</b>
I am able to make impact on others.	4.08	0.92	3.62	0.96		
I am able to do my work independently.	4.07	1.57	4.12	0.84		
I am able to work effectively even under the pressure of deadline.	4.04	0.94	3.92	1.05		
<b>Composite mean Score</b>	<b>4.06</b>	<b>0.94</b>	<b>3.82</b>	<b>0.69</b>		

**Table 2. Gender wise comparison of Confidence**

<b>Statements</b>	<b>Male</b>		<b>Female</b>		<b>t</b>	<b>P</b>
	<b>Mean</b>	<b>SD</b>	<b>Mean</b>	<b>SD</b>		
I am able to understand unforeseen situations at my work place.	3.65	1.12	3.40	1.13	<b>1.975</b>	<b>0.04*</b>
I am able to develop my resources at my work place.	4.16	0.89	4.11	1.03		
I can develop skills required for tasks as and when needed.	4.13	0.93	3.93	1.04		
<b>Composite mean Score</b>	<b>3.98</b>	<b>0.79</b>	<b>3.81</b>	<b>0.81</b>		

**Table 3. Gender wise comparison of Command.**

Statements	Male		Female		t	P
	Mean	SD	Mean	SD		
I adjust quickly to challenges that come in my work.	4.23	0.81	4.39	0.81	<b>0.04</b>	<b>0.964</b>
I adjust quickly to challenges that come in my work.	4.25	0.79	4.25	0.88		
No matter what comes my way in my work, I am able to handle it.	4.29	0.83	4.11	0.93		
<b>Composite mean Score</b>	<b>4.26</b>	<b>0.68</b>	<b>4.25</b>	<b>0.80</b>		

**Table 4. Gender wise comparison of Adaptability**

Statements	Male		Female		t	P
	Mean	SD	Mean	SD		
When confronted with difficult task, I am willing to spend whatever it takes to accomplish.	3.87	1.18	4.05	0.81	<b>1.47</b>	<b>.140</b>
I am aware of my strengths and I continuously develop them to suit the task at hand.	4.20	0.71	4.14	0.82		
I believe in continuous improvement in my performance.	4.10	0.77	4.00	0.87		
I take up tasks that utilize my skills.	4.20	0.91	3.80	0.96		
<b>Composite mean Score</b>	<b>4.09</b>	<b>0.65</b>	<b>3.99</b>	<b>0.58</b>		

**Table 5. Gender wise comparison of Personal Effectiveness**

Statements	Male		Female		t	P
	Mean	SD	Mean	SD		
I always set targets higher than those set by my work place.	3.80	1.15	3.64	1.137	<b>0.384</b>	<b>0.701</b>
I am able to perform well in any situations that may come up at my workplace.	4.14	0.75	4.36	0.885		
<b>Composite mean Score</b>	<b>3.97</b>	<b>0.79</b>	<b>4.00</b>	<b>0.785</b>		

**Table 6. Gender wise comparison of Positive Attitude**

Statements	Male		Female		t	P
	Mean	SD	Mean	SD		
I continue to put in my best in an unsupportive environment.	3.96	1.06	3.82	1.10	<b>2.63</b>	<b>0.009*</b>
I am able to perform well in the absence of encouragement from my superior and support from my colleagues.	3.96	1.15	3.58	1.19		
<b>Composite mean Score</b>	<b>3.96</b>	<b>0.93</b>	<b>3.70</b>	<b>0.98</b>		

**Table 7. Gender wise comparison of Individuality**

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