

Job Involvement and Job Satisfaction of Bank Officers: Role of Type of Organization and Gender

Anita Sharma

Assistant Professor, Department of Psychology
Assistant Director, UGC-ASC
Himachal Pradesh University, Shimla-05
Email Id: anitahpu@gmail.com

Abstract. The main objective of the present study was to examine and compare the level of job involvement and job satisfaction of public and private bank officers. A 2X2 Factorial design was used to study the role of organization and gender on job involvement and job satisfaction. The sample of the study comprised of forty bank officers who were divided into two groups of organization i.e. private banks (n=20) and government banks (n=20), these subjects were further divided into two sub-groups based on genders, males (n=10) and females (n=10) included in equal number. Results revealed significant differences between public and private bank officers and males and females and were in line with all the hypotheses on all the variables. The main findings were: (1) the public and private sector bank officers differed significantly on the variable of job involvement as the mean value of private sector bank officers was significantly higher as compared to public sector bank officers. (2) There was a significant difference for gender on the variable of job involvement. The female officers reported higher level of job involvement as compared to their counterparts viz. males of both the sectors irrespective of their organizations. (3) There was a significant difference for groups on the variable of job satisfaction. The job satisfaction of private sector bank officers was significantly higher as compared to public sector bank officers. (4) There was a significant difference for gender on the variable of job satisfaction. The female officers of both the sectors reported significantly higher level of job satisfaction to that of males.

Keywords: satisfaction, job involvement, gender, public and private banks

1. Introduction

Banking has played a very important role in the economic development of all the nations of the world. Infact, banking is the life blood of modern commerce. It may truly be said that modern commerce is so dependent upon banking that any cessation of banking activity, even for a day or two, would completely paralyze the economic life of a nation (Rudrabasavaraj, 1984). Banks play a very useful and crucial role in the economic life of every nation. They have control over a large part of supply of money in circulation, and they can influence the nature and character of production in any country. Banking in modern time is the kingpin of all economic activities. It is instrumental in shaping the economic destiny of a country. The banks are considered as the nerve centre of economic and finance of a nation and the

barometer of its economic perspective. These economic and commercial activities exert a significant importance on the size and composition of aggregate economic variables- national income, output, employment, consumption, saving and investment (Kapoor, 2004).

The banking system in India has played a critical role in the growth and development of the Economy. The Indian banking system has been stable without any major crisis. It is relatively transparent in its operations and follows the international best practices of disclosure. Financial sector reforms were initiated in the country as a part of the economic reforms since the year 1991. It has brought about many changes in the structure of banking environment. Liberalization has intensified competition in banking industry by opening the market to new foreign and private sector banks. Declining interest rate and reduced lending margins have thrown up new challenges to banks especially public sector banks (www.google.com).

In the post- independence era, India adopted mixed economy for its economic development. Mixed economy is that economy wherein both public and private sector function side by side. Prior to liberalized economic policy of 1991, India witnessed 'constant expansion of the role of public sector in India. However, since the enforcement of New Economic Policy 1991, the significance of the public sector has been declining. On the contrary, the importance of private sector has been rising. Many public sector industries have been privatized. Contribution of public and private sectors to the gross domestic product (GDP) and gross capital formation (GCF) of India is evident from the following table:-

Table 1: Percentage Share of Public and Private Sectors

| Banks | Gross Domestic Product Percentage Share | | | Gross Capital Formation Percentage Share | | |
|---------|---|---------|---------|--|---------|---------|
| | 1980-81 | 1990-91 | 1998-99 | 1980-81 | 1990-91 | 1998-99 |
| Public | 19.7% | 26.3% | 24% | 12% | 40% | 28% |
| Private | 80.3% | 73.7% | 76% | 88% | 60% | 72% |

(Source: Statistical Outline of India 2000; National Accounts Statistics 1999)

The above table shows that in 1980-81, share of public sector in gross domestic product was barely 19.7 percent. It rose to 26.3 percent in 1990-91 but in 1998-99 it fell to 24

percent. On the contrary, share of private sector in gross domestic product in 1980-81 was 80.3 percent which came down in 1990-91 to 73.7 percent but went up in 1998-99 to 76 percent. Similarly, share of public sector in gross capital formation in 1980-81 was 12 percent and in 1990-91 it was 40 percent. However the year 1998-99 saw its decline to 28 percent. On the contrary, share of private sector in gross capital formation in 1980-88 was 88 percent that fell to 60 percent in 1990-91 but rose in 1998-99 to 72 percent. It is thus clear that the contribution of public sector to Indian economy has been declining and that of private sector has been rising (Jain and Ohri, 2000-2001).

Why is it so? What makes private sector enterprises more productive and profit oriented than public sector enterprises? It may be due to the level of job involvement and job satisfaction of employees in private sector enterprises.

The impact of globalization has affected work culture of private and public sector banks. This has caused a fundamental change in working attitude and its style due to open economy and increased competition. The emergence of private sector banks and foreign banks has forced public sector banks to adopt a new customer-centric work environment.

Whether it is a private bank or a public bank, the real development of a bank takes place only when the manpower or personnel are properly channelized in the right direction. Delay in banking transactions causes inconvenience to its customers.

The term job satisfaction is quite often used for individual attitudes toward the specific aspects of the total work situations. Schaffer (1953) has proposed the hypothesis that "overall satisfaction will vary directly with the extent to which those needs of an individual which can be satisfied in a job are actually satisfied; the stronger the need, the more closely will job satisfaction depend on its fulfillment".

According to Blum and Naylor (1968, p.364) "Job satisfaction is a general attitude which is the result of many attitudes in three areas, namely, specific attitude in three areas, namely specific job factors, individual characteristics, and group relationships outside the job". Through factor analysis a number of underlying factors in job satisfaction have been discovered. Vroom (1964) listed a number of such dimensions, which have been found in various studies, viz. attitude towards company management, promotional opportunities, job content, suspension, financial reward, working conditions, and co-workers. Morse (1953) has

proposed that satisfaction depends basically upon what an individual wants from the world and what he gets.

The construct of job involvement is somewhat similar to organizational commitment in that they are both concerned with an employee's identification with the work experience. However, the constructs differ in that job involvement is more closely associated with identification with one's immediate work activities whereas organizational commitment refers to one's attachment to the organization (Brown, 1996). It is possible for example to be very involved in a specific job but not be committed to the organization or vice versa (Blau and Boal, 1987). Thus, the gamut of the present study is to see the job involvement and job satisfaction amongst public and private sector bank officers.

2. Aims

The aims of the present study are:-

- i. To assess the level of job involvement of public and private sector bank officers.
- ii. To assess the level of job satisfaction of public and private sector bank officers
- iii. To assess the level of job involvement of males and females of public and private sector banks.
- iv. To assess the level of job satisfaction of males and females / of public and private sector banks.

3. Hypotheses

In line with the aims of the present investigation, the following hypotheses have been framed.

- i. The officers of private sector enterprises (banks) will show significantly higher level of job involvement to that of officers belonging to public sector enterprises (banks).
- ii. The officers of private sector enterprises (banks) will show significantly higher level of job satisfaction as compared to their counterparts viz. officers of public sector enterprises (banks).
- iii. Female officers will be significantly higher on job involvement to that of male officers irrespective of their organizations due to their serious disposition.
- iv. Female officers will be significantly higher on job satisfaction irrespective of their

organizations due to more involvement in work.

4. Methodology

A 2x2 factorial design was employed in the present study to see the level of job involvement and job satisfaction of officers in public and private sector enterprises among the two genders viz. males and females.

Sample:

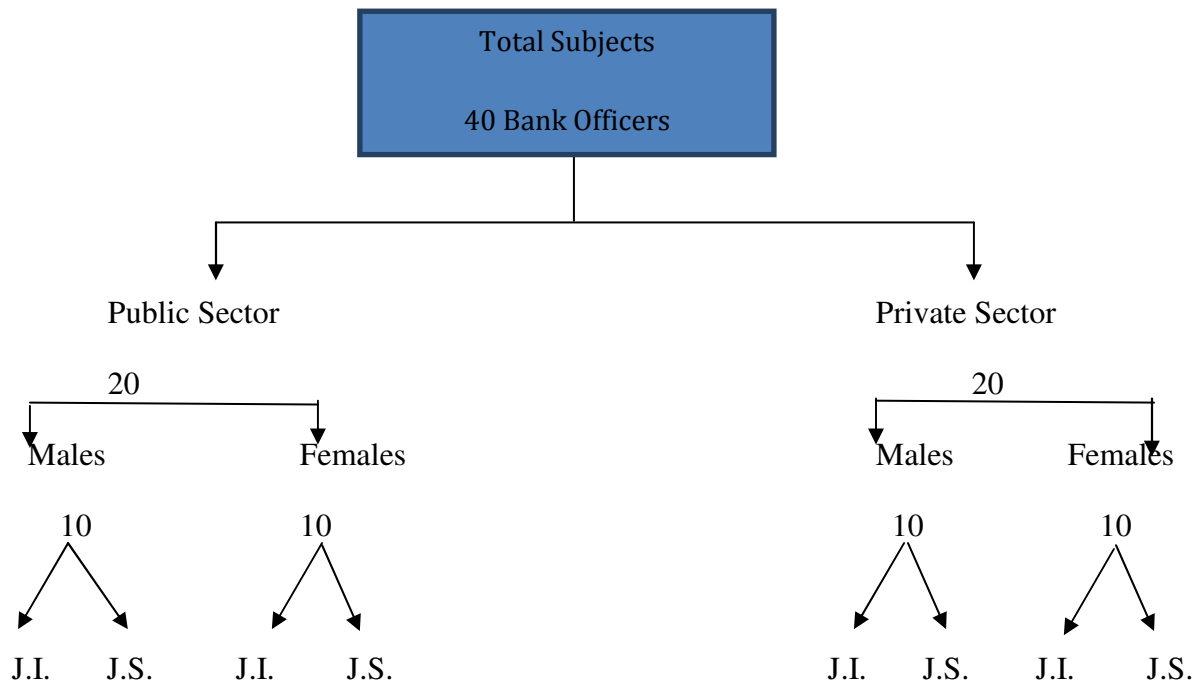
The sample of the study comprised of forty bank officers. Twenty officers from each sector (Public and Private) Out of twenty bank officers in both the sectors, ten bank officers were females and ten bank officers were males. The study covered public and private banks from different districts of Himachal Pradesh. The public sector banks were:-

- a. State Bank of India
- b. State Bank of Patiala
- c. Bank of Baroda
- d. Canara Bank
- e. Punjab National Bank
- f. Syndicate Bank
- g. Union Bank of India
- h. UCO Bank
- i. Vijaya Bank

The private sector banks were:-

- a. Axis Bank (formerly UTI Bank)
- b. ICICI Bank
- c. HDFC Bank
- d. Indusind Bank
- e. Jammu and Kashmir Bank

The sample of the study is shown in the Figure 1 as follows:



Tools Used:

In the present study, the following well established tests were administered on the public and private sector bank officers.

- (1) The Job Involvement Scale (Agarwala, 1976).
- (2) An Index of Job Satisfaction (Brayfield, and Rothe, 1951).

Job Involvement Scale (Aggarwal, 1976):

It consists of 32 items. In front of each item there are five likert type response categories, e.g., strongly agree, agree, slightly agree, disagree and strongly disagree. The total job involvement score ranges from 32 to 160. For details of the test see Appendix I. After administration of the test, the scoring was done on the five point scale. Five points are given if the respondent ticks on strongly agree, four points to the agree response, three points to the slightly agree, two points to disagree and one point is given to the strongly disagree response. Item numbers 29, 30, 31 and 32 measure the reverse of high job involvement, therefore reverse scoring was done for these items. The total score on the job involvement scale was obtained by adding scores on all the items. The reliability and validity of the test are well established on Indian conditions by Nayar (2002)

An Index of Job satisfaction (Brayfield& Rothe, 1951):

It consists of 18 statements. In front of each statement there are five likert type response categories, e.g., strongly agree, agree, undecided, disagree and strongly disagree. For details of the test see Appendix II. After Administration of the test, scoring of the job satisfaction scale was done on a five point scale was done on a five point scale. For item numbers 1,2,5,7,9,12,13,15, and 17, five points are given if the respondent ticks on strongly agree, four to agree, three to undecided, two to disagree, and one point is given to strongly disagree. For item numbers 3,4,6,8,10,11,14;16 and 18, reverse scoring was done such that strongly disagree gets a score of five and strongly agree a score of one. The scores on all the eighteen items were added to get the total score. The total job satisfaction score could range from 18 to 90. A low score would indicate dissatisfied end of the scale, whereas, a high total would mean high job satisfaction. The reliability and validity of the test are well established on Indian conditions by Nayar (2002).

5. Results and Discussion

A 2x2 factorial design was employed in the present study to see the level of job involvement and job satisfaction in public and private sector enterprises (banks) among the two sexes viz. males and females and to study the significance of difference between the said means and their interaction. The means of job involvement and job satisfaction in public and private sector enterprises (banks) among the two genders viz. males and females are presented in Table-1 and for better understanding see figure 1. Anovas are presented in table 2 &3.

Table-2: General Means Table

| Variables | Groups | | Gender | |
|------------------|----------------------|-----------------------|---------------|----------------|
| | Public Sector | Private Sector | Males | Females |
| Job Involvement | 100.80 | 105.66 | 106.05 | 120.16 |
| Job Satisfaction | 58.44 | 68.12 | 61.04 | 65.12 |

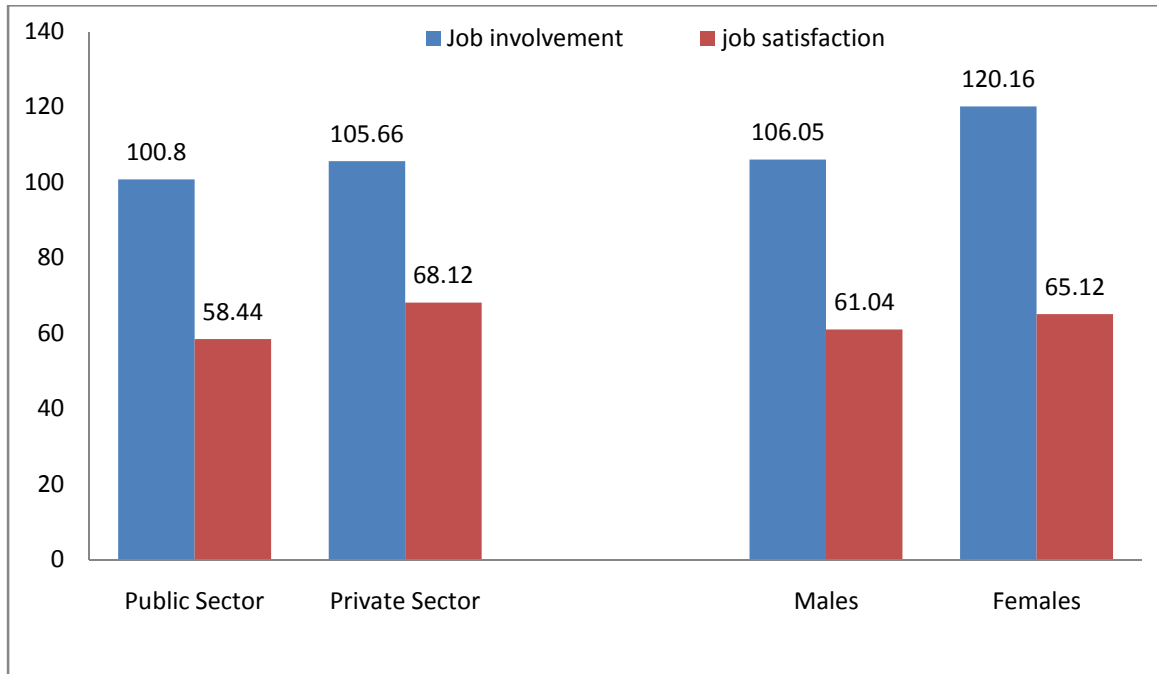


Figure: 2: Bar Diagram Showing General Means

I. JOB INVOLVEMENT

Table-3 Summary of Anova for the variable of job involvement

| Sources of variance | Sum of squares | Df | MS | F | Sig. |
|---------------------|----------------|----|----------|----------|------|
| Group | 4320.210 | 1 | 4320.210 | 36.379** | .01 |
| Gender | 497.210 | 1 | 497.210 | 4.186* | .05 |
| Group x Gender | 11.530 | 1 | 11.530 | 0.099 | |
| Error | 4275.130 | 36 | 118.753 | | |

Main Effects for the variable of Job Involvement

(1) For Group viz. public and private sector

The 'F' ratio for the main effects of groups viz. public and private sector is 36.379 which is significant at .01 level. This indicates that the mean difference in group is significant. The mean value on job involvement for private sector bank officers is high (M=105.66) as compared to public sector bank officers (M=100.80). For details see table 2 and table 3. For better understanding see figure-2. The results reveal that private sector bank officers were highly involved in their jobs as compared to public sector bank officers because private sector bank officers were enjoying sound pay-packages, fringe benefits, and other perks which increased their involvement and commitment towards their organization. The results

are well supported by earlier studies directly or indirectly. Khandelwal (1983) has studied need satisfaction and job involvement, the study concluded that need fulfillment of security, self-actualization and pay led to high job involvement. A trend has been observed in relation to the perceived need deficiencies in both low and high job involved groups, especially with respect to the higher order needs. Similarly, Misra and Karlo (1981) tested two hypotheses regarding the role of salient needs in experiencing job involvement. The first hypothesis stated that job involvement would be positively correlated with the satisfaction of salient needs only. The second hypothesis was that both intrinsically and extrinsically motivated managers would show an equal amount of job involvement provided their salient needs were met. The first hypothesis was confirmed but the second was not confirmed. People who are highly involved in their jobs and for whom their job is a 'central life interest (Rabinowitz and Hall, 1977)- that is the job is a major source for satisfaction of important needs-will have less of an incentive to leave their current organization and seek employment elsewhere and as a consequent would be more committed to their organizations.

Thus, the hypothesis that the officers of private sector enterprises (banks) will show significantly higher level of job involvement to that of officers belonging to public sector enterprises (banks) has been proved.

(2) For Gender viz. males and females

The 'F' ratio for the main effects of gender is 4.186 which is significant at 05 level This indicates that there is significant difference in the level of job involvement of males and females irrespective of their organizations. The females of both the sectors have high job involvement (F=120) as compared to males of both the sectors (M=106). For details see table-2 and table-3. For better understanding see figure 2.

The females are observed to be outperforming males irrespective of their organizations. The rationale for this could be that females are high on self-esteem and because they start as underdogs, hence they have to prove something to themselves and others. Females are more committed and highly involved in their work which ultimately leads to greater job satisfaction. The communication skills of females are also very good and that is how they make an edge over males. For example, best presentation of female concentration in HRD (Human Resource Development).

The results of the present investigation are in line with the previous studies. Lorence (1987) investigated the source of gender differences in subjective job involvement utilizing cross-sectional and panel data from 1972-1977 Quality of Employment Surveys. Analyses do not support previous arguments that differences in gender socialization and family responsibilities are the sources of female lower involvement with a job. Instead characteristics of the job setting, in particular work autonomy, are more important determinants of job involvement as men and women generally react similarly to their work conditions. Women were found to be more involved with their jobs than men after controlling differences in work autonomy. The findings also indicate that women become more involved with their jobs over the period of study whereas men's subjective involvement decreased. The present findings also point out that irrespective of the enterprises, females are showing significantly higher level of job involvement and job satisfaction as both are highly correlated. The rationale behind this could be the serious disposition of females and hence take work/task in any area may it be house, organization or any field seriously. They show their best by deeply involving in the task at hand as this is what is expected of females in the society (Sharma and Malhotra, 2007). Due to early socialization, females become socially oriented and hence give more weightage to their relationships compared to their counterparts who are more achievement oriented and pay more emphasis on pay packages. Thus, the hypothesis that the female officers will be significantly higher on job involvement to that of male officers irrespective of their organizations due to their serious disposition has been proved.

(3) For the interaction effect of group X gender.

The 'F' ratio for the two factor interaction of group X gender under job involvement is 0.099 which is not significant. For details see table-3.

II: JOB SATISFACTION

Table-4: Summary of ANOVA for the variable of Job Satisfaction

| Sources of variance | Sum of squares | Df | MS | F | Sig. |
|---------------------|----------------|----|----------|---------|------|
| Group | 1239.190 | 1 | 1239.190 | 35.08** | .01 |
| Gender | 414.310 | 1 | 414.310 | 11.73** | .01 |
| Group X Gender | 28.190 | 1 | 28.190 | 0.798 | N.S. |
| Error | 1271.530 | 36 | 35.32 | | |

Main Effects for the variable of Job Satisfaction

(i) For Group viz. public and private sector banks.

The 'F' ratio for main effects of group are 35.08 which is significant at .01 level. This indicates that there is significant difference in the level of job satisfaction of public and private sector bank officers. The job satisfaction of private sector bank officers (M=68.12) is high as compared to public sector bank officers (M 58.44). For details see table 2 and 4. For better understanding see figure 2.

The main factors which influenced the job satisfaction of private sector enterprises (banks) were pay, promotions, working conditions, co-workers and locus of control. The private sector bank officers experienced sound pay-packages, frequent promotions, good working conditions and cordial relationship with the co-workers. Whereas, in public sector there is a lot of rat race. The results of the present investigation are directly or indirectly supported by earlier studies. Herzberg et al., (1957) reported ten major factors which constitute job satisfaction, These were Intrinsic aspects of job, supervision, working, conditions, security, opportunity for advancement, wages, company and management, social aspects of job, communication and benefits. Studies comprising in the two sectors have reported that private managers are more satisfied than their counterparts in public sector (Buchanman, 1974 & Soloman, 1986). Pratap and Srivastava (1985) found significant differences between private and public sector employees in terms of job satisfaction and reported that employees of private firms are more satisfied and thus show higher performance.

Thus, the hypothesis that the officers of private sector enterprises (bank) will show significantly higher level of job satisfaction as compared to their counterparts viz. officers of public sector enterprises has been proved. The rationale behind this is that, in private sector employees perceive, personal growth opportunities, there is a scope for high level of innovation, autonomy, and can take decisions. Above all there are more promising opportunities along with other benefits and good Working conditions The availability of these benefits leads to high level of job involvement of employees and thereby automatically leading to high job satisfaction

(ii) For gender viz. males and females

The 'F' ratio for main effects of gender viz. males and females is 11.73 which is also significant at .01 level. This indicates that the mean difference in gender is significant. The females of both the sectors have high job satisfaction (F=65.12) as compared to males (M=61.04) irrespective of their organization. For details see table 3 and table 4. For better understanding see figure 2. The results indicate that females are more satisfied as compared to men irrespective of their organizations. It is because they start as underdogs and have to prove something to themselves and others. The females are more involved in work as compared to men and hence more satisfied. The results of the present investigation are supported by earlier studies directly or indirectly. Ganesan and Balkrishan (1978) studied job satisfaction on a sample of 50 male and 30 female university teachers. Female teachers expressed higher degree of satisfaction in relation to responsibility, salary and interpersonal relations. Overall satisfaction among female teachers was significantly correlated with satisfaction with achievement, advancement and policies. Anand (1977) investigated the relationship between sex and job satisfaction and found that women teachers were more satisfied than men teachers. Bernard and Kundaival (1976) found that female teachers were more satisfied than male teachers as males attach more importance to pay, promotions and nature of their work than do females (Russ and Mc Neilly, 1995). The findings provide additional evidence for the statement of early researches that females are less sensitive to pay and promotions and more concerned with interpersonal relationships than males due to being more rationally sensitive.

Thus, the hypothesis that female officers will be significantly higher on job satisfaction irrespective of their organizations due to more involvement in work has been proved.

Finally, it is concluded that officers who are showing high job involvement are also showing high job satisfaction. The following studies show relationship between job satisfaction and job involvement directly or indirectly. Joshi (1999) studied the relationship between job satisfactions, job and work involvement among the industrial employees. The sample consisted of randomly related 165 public sector employees and 121 private sector employees of various levels. The product moment correlation was used to test the data. The study revealed that employee's age, job experience and monthly income were significantly associated with their job involvement and work involvement. Employee's monthly income

was found to be significantly correlated with job satisfaction. It was also found that employee's job satisfaction and job involvement were significantly associated.

Joseph (2001) studied the Job satisfaction among transport employees. A sample of 300 respondents was selected for the purpose of the study consisting of 120 public sector employees (60 conductors and 60 drivers) and 180 private sector employees (90 conductors and 90 drivers). The tools chosen were (1) Likert's summated scaling techniques and chi-square test. The results revealed the higher satisfaction for public sector employees in terms of salary and other allowances, social status, relationship with co-workers, working hours and relationship with passengers whereas, the private sector employees are highly satisfied in their relationship with co-workers, working conditions, and relationship with passengers alone. The public sector employees are satisfied in job security and trade union relations. The private sector employees are satisfied only in trade union relations. The satisfaction of public sector employees falls to the middling or average range only in the case of management policies and working conditions. But the satisfaction of private sector employees comes to the average or middling range in the case of five variables, viz. Salary and other allowances, job security, management policies, social status and working hours.

Thus, it is evident that there is a significant difference between public and private sector transport employees in the level of job satisfaction. Sekeras (1989) using a sample of 267 bank employees made an attempt to trace the paths to the job satisfaction of employees at workplace through the quality of life factors of job involvement and sense of competence. Results showed that personal, job and organizational climate factors influenced the ego investment or job involvement of people in their jobs, which in turn influence the intra-psychic reward of sense of competence that they experienced, which then directly influenced employees' job satisfaction. Walumbwa et al (2005) examined the nature of the relationship between transformational leadership and two work related attitudes, organizational commitment and job satisfaction, by comparing Kenya and the United States. The results showed that transformational leadership has a strong and positive effect on organizational commitment and job satisfaction in both cultures.

Knoop (1995) studied the relationship among Job involvement, Job satisfaction and organizational commitment for nurses. The sample consisted of 171 nurses. The hypothesis

was that involvement in work and job, commitment to the employing organizations, and satisfaction with the job (overall, and with specific facets of the job) would be significantly correlated. The results showed that involvement was not related to overall satisfaction only to two specific facets, satisfaction with work and promotion opportunities. In contrast, the degree of relationship between overall and various facets of satisfaction and commitment and between involvement and commitment was moderately high.

Dienhart and Gregoire (1993) studied the job satisfaction and job involvement, Job security and Customer focus of Quick- Service Restaurant Employees. Results indicated that job satisfaction, job involvement, and job security do tend to predict customer focus for restaurant employees, and consequently increasing job satisfaction, job involvement and job security may improve an employee's customer focus.

(iii) For two factor viz. group X gender

The 'F' ratio for the two factor interaction of group X gender is 0.798 which is not significant. For details, see table 4.

Implications

The present study reveals that employees are more satisfied when they have challenging opportunities at work which includes chances to participate in interesting projects, jobs with a satisfying degree of challenge and opportunities for increased responsibility coupled with fair rewards, adequate freedom and authority to do their jobs, sound pay packages, quick promotion, congenial atmosphere with equal treatment by the employer. To conclude, organizations whether public or private should see to these important factors which lead to job involvement and high, job satisfaction as both are important predictors of productivity, turnover and absenteeism. In the present era of competition for valuable employee, the firms whether public or private can employ a range of different strategies both to attract new entrant and to retain old ones One important strategy is the use of workplace incentives, as all employees regardless, of the level at which they work, generally seem to want a job that provide them with better environment coupled with sound pay packages and other benefits.

Suggestions for Increasing Job Involvement and Job Satisfaction

- i. Employees should be encouraged to commit themselves to create a dedicated workforce for banking institution.
- ii. To encourage "competitive culture", seniority based promotion policy should be abolished.
- iii. For an efficient employee career plan need to be ensured and implemented in its proper spirit.
- iv. To maintain satisfied and dedicated workforce, performance based compensation package, should be introduced.
- v. Besides financial motivation, other ways must be found out to motivate the employees.

6. Conclusions

In this highly competitive world, success of any organization depends on its human resource, and banks are no exception to this. A satisfied, happy and hardworking employee is the biggest asset of any organization including banks. Workforce of any bank is responsible to a large extent for its productivity and profitability. Efficient human resource management and maintaining higher job satisfaction level in banks determines not only the performance of the banks but of the entire economy. So, for the success of banking and any organization it is important to manage human resource efficiently and to see to it that their employees are satisfied. Only if they are satisfied they will work with commitment and project a positive image of the organization.

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