

Comparative Study of Job Satisfaction Experienced By Employees of Public and Private Sector Banks of Lucknow

Abstract

An employee devotes a greater part of his/her mature lives to the work, spending time, energy and physical and mental resources to the endeavor (Jain, 1991). The job should yield him a sense of satisfaction. Therefore, this study is significant from the point of view of both employer and the employee as a happy and satisfied employee would be more productive, make good decisions and positively contribute to the organization's success, particularly the banking sector. Hence, this study will particularly be helpful to the banking industry in finding out the significant differences in the job satisfaction experienced by public and private sector bank employees. In total, 300 employees were selected for the purpose of the study, 150 each from the public and private sector banks. The student's t-test was used for the purpose of analysis by the researcher. The study revealed that public sector bank employees were more satisfied compared to the employees of private sector banks with respect to the following variables- pay, promotion, supervision, fringe benefits, operating conditions, co-workers, nature of work, communication and contingent rewards.

Keywords: Public and Private Banks, Job Satisfaction.

Introduction

An employee devotes a greater part of his/her mature lives to the work, spending time, energy and physical and mental resources to the endeavor (Jain, 1991). Therefore, the job should yield him a sense of satisfaction, a feeling of pride and recognition, sense of accomplishment, should provide fulfillment of his dreams, sense of belongingness, job security and having spent life fruitfully, constructively and purposefully. This contention is particularly important for banking industry which is largely dependent on the interaction between employees and customers. A satisfied employee would be more loyal and committed to the organization and would be willing to be associated with the organization for longer term. Therefore, this study is significant from the point of view of both employer and the employee as a happy and satisfied employee would be more productive, make good decisions and positively contribute to the organization's success, particularly the banking sector which is growing day-by-day and difference is apparent in public and private sector banks.

Review of Litreature

Job Satisfaction

The term job satisfaction has different meaning to different researchers. A few researches conducted by the eminent researchers in the field of job satisfaction are as follows-

Arunima Shrivastava and Pooja Purang (2009) conducted a study on "Employee perceptions of job satisfaction: comparative study of Indian banks". The objective of the study was to compare the job satisfaction of employees of a public and private sector banks and to ascertain whether the sectoral differences in terms of compensation, growth opportunities, social environment and job security influence employee's perception of job satisfaction. The study used independent samples t-test and qualitative analysis and the results revealed that private sector bank employees report greater satisfaction with the pay and benefits aspect and the public sector bank employees are more satisfied with respect to job security.

K.R. Sowmya and N. Panchanathan (2011) conducted a research to identify the factors influencing job satisfaction of employees in the banking sector in Chennai and to give suggestions about the factors influencing employee commitment level in the organization to the banking sector.



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The researcher has done a factor analysis using principal component method. The results found that the job suitability as well as working conditions and other interpersonal relationship among the workers is able to ascertain their level of satisfaction with in the working domain.

Ms. Shallu Sehga (2012) in her research paper entitled "Job satisfaction of Bank employees in Shimla-A comparative study of private and public sector banks (AXIS bank &UCO bank)" concluded that there is not much difference in the level of job satisfaction between public banks and private banks, except regarding some factors like job security, salary offered, benefits and experience, the satisfaction level differs in both the banks. The employees of UCO bank were highly satisfied with the level of job security, salary package in relation to the experience of employees and benefits as compared to the employees of AXIS bank.

Suman Jain, Seema Sharma and Rachna Jain (2012) in their research paper entitled "Job satisfaction in Banking : A study of Private and Public sector banks (comparative study)" measured job satisfaction on the basis of five variables- (i) pay, (ii) work condition (for example, safety, heat, noise, and dust), (iii) service conditions (for example, security, promotion, and welfare), (iv) relation with superiors, peers, and workers, and (v) company as a whole. Among four variables, the degree of difference is not noticeable. But low scores of the third variable, service conditions, were found to be responsible for overall low degree job satisfaction in private sector banks. Employees of private sector banks perceive that their jobs are not secure whereas in private sector banks, retirement, pensions, gratuity, and other related welfare policies are effectively executed. So there is no problem with social security.

Suman Devi and Ajay Suneja (2013) in their research paper entitled "Job Satisfaction among Bank Employees: A Comparative Study of Public Sector and Private Sector Banks" found that the employees of private sector banks are more satisfied with respect to pay increments & revisions, employee empowerment and training & development as compared to the employees of public sector banks. On the other hand, employees of public sector banks are more satisfied with the level of supervision as compared to private sector banks. whereas there is no significant difference in the level of satisfaction between the employees of public and private sector banks regarding relationship with co-workers, performance appraisal, nature of job and employee participation.

Anshu Thakur and Vishal Geete (2014) in their research paper entitled "A Comparative Study of Front Desk Employee Satisfaction of Private and Public Sector Bank" concluded that with regard to timing or working hours, employees of public sector banks are more satisfied than the employees of private sector banks as the working hours of private sector banks are more than public sector banks. But with regard to salary package, relationship with the colleagues, benefits, promotion policy, incentive schemes, stress level and training, there was not

much difference in the level of job satisfaction between the employees of public and private sector banks.

Anubhuti Monga, Narinder Verma, O. P. Monga (2015) in their research paper entitled "A Study of Job Satisfaction of Employees of ICICI Bank in Himachal Pradesh" revealed that salary, interpersonal relationship, communication, attitude of superiors, working conditions and team work have more bearing than the factors of training and development, rewards and compensation, nature of job, job security, morale and role clarity in determining job satisfaction of employees of the ICICI bank in Himachal Pradesh.

J. Annammal, R. Indirajith (2016) in their research paper entitled "Study on "Job Satisfaction" of Women Employees in Public and Private Sector Banks – Thiruvavur District" concluded that private banks attracted their employees and retained them with more amenities like high salary, good promotion opportunity and welfare measures and the public sector banks need to concentrate more on women empowerment.

Importance of The Study

One of the major contributors to the service industry in India is the Banking sector. Now, banking industry offers a wide range of financial products and services.. Bank employees have been facing the maximum work pressures in the timely delivery of these products and service, so as to meet the organizational goal and ensure customer satisfaction. Due to these reasons, banking hours have been increased to fulfill customer's needs and expectations. This results in reduction of job satisfaction of bank employees. Hence, this study will particularly be helpful to the banking industry in finding out the significant differences in the job satisfaction of public and private sector bank employees.

Statement of The Problem

Banking industry now has become more commercialized whether it is public sector or private sector. Banking industry, now-a-days, deal in a variety of products and services and bank employees are in a huge pressure of timely delivery of these services. This has caused increase in working hours with a lot of mental pressure which results in lower job satisfaction and consequently lower productivity. This has necessitated the researcher to compare the job satisfaction experienced by employees of public and private sector banks of Lucknow with respect to nine dimensions of job satisfaction which are- pay, promotion, supervision, fringe benefits, operating conditions, co-workers, nature of work, communication and contingent rewards.

Objectives of The Study

To compare the job satisfaction experienced by employees of public and private sector banks of Lucknow

Research Methodology

The research contains descriptive and cross-sectional research design. The universe of the study is all the employees working in public and private sector banks of Luck now. Convenience sampling has been used by the researcher. The sample size for the

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study was 300, 150 each from public sector and private sector banks. Standardized questionnaire-cum-scale developed by from Paul E. Spector (1994) was the one used for measuring job satisfaction, its reliability and validity already been tested. Data was collected from both primary and secondary sources. The items in this was assessed using Likert's seven point scale ranging from strongly agree (point 1) to strongly disagree (point 2). Student's t-test was used for data collection. A comparative study is made of the level of job satisfaction experienced by the employees in Public sector and Private sector Banks of Lucknow.

Data Analysis and Interpretation

In this section, a comparative study is made of the level of job satisfaction experienced by the employees in Public sector and Private sector Banks of Lucknow. Accordingly the null hypothesis H_0 was framed.

H_0

There is no significant difference in the level of job satisfaction experienced by the employees in Public sector and Private sector Banks of Lucknow.

Table 5.5.1- Job Satisfaction and Pay

S.No.	Statements	Public Sector Banks		Private Sector Banks		t-value	Sig two-tailed
		Mean	S.D.	Mean	S.D.		
1.	I feel I am being paid a fair amount for the work I do.	4.6400	1.70384	3.8800	1.76057	3.799	.000*
2.	Salary raises are too few and far between.	4.8600	1.55451	4.8533	1.43955	.039	.969NS
3.	I feel unappreciated by the organization when I think about what they pay me.	4.3933	1.67451	4.5733	1.70411	-.923	.357NS
4.	I feel satisfied with my chances for salary increases.	4.5733	1.67230	3.8533	1.72384	3.672	.000*

Source: Primary Data Analysis
 *indicates significant at 0.01 level
 NS: Not Significant at 0.05 levels

It shows that-

1. The mean value of first, second and fourth statement of private sector banks is less than their respective overall mean value, except third statement. It indicates that the private sector employees are less satisfied with pay as compared to public sector banks employees.
2. The t-value of 3.799 is significant at one per cent level of significance for statement 'I feel I am being paid a fair amount for the work I do'. It shows that significant difference exists between the public and private sector bank employees concerning fairness of pay.
3. The t-value of .039 is not significant at 5 per cent significance level for statement 'Salary raises are too few and far between'. It may be said that no

significant difference persists between the employees of both the sector regarding salary raises.

4. The t-value of -.923 is not significant at 5 per cent significance level for statement 'I feel unappreciated by the organization when I think about what they pay me'. It may be said that no significant difference persists between the employees regarding pay.
5. The t-value of 3.672 is significant at one per cent level of significance for statement 'I feel satisfied with my chances for salary increases'. It shows that significant difference exists between the public and private sector bank employees concerning chances of salary increases.

Table 5.5.2- Job satisfaction and Promotion

S.No.	Statements	Public Sector Banks		Private Sector Banks		t-value	Sig two-tailed
		Mean	S.D.	Mean	S.D.		
1.	There is really too little chance for promotion on my job.	3.6933	1.80583	4.1333	1.63299	-2.213	.028**
2.	Those who do well on the job stand a fair chance of being promoted.	4.9533	1.61510	4.6733	1.49494	1.558	.120NS
3.	People get ahead as fast here as they do in other organizations.	4.6733	1.64458	4.3467	1.58849	1.750	.081NS
4.	I am satisfied with my chances for promotion.	5.2267	1.63496	4.0267	1.68669	6.257	.000*

Source: Primary Data Analysis
 *indicates significant at 0.01 level
 **indicates significant at 0.05 level
 NS: Not Significant at 0.05 levels

It shows that-

1. The mean value of second, third and fourth statement of private sector banks is less than their respective overall mean value, except first

statement. It indicates that the private sector employees are less satisfied with promotion as compared to public sector banks employees.

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| <p>2. The t-value of -2.213 is significant at five per cent level of significance for statement 'There is really too little chance for promotion on my job'. It may be concluded that significant difference exists between public and private sector bank employees regarding chances of promotion.</p> <p>3. The t-value of 1.558 is not significant at 5 per cent significance level for statement 'Those who do well on the job stand a fair chance of being promoted'. It may be said that no significant difference persists between the employees regarding fairness of promotion.</p> | <p>4. The t-value of 1.750 is not significant at 5 per cent significance level for statement 'People get ahead as fast here as they do in other organizations'. It may be said that no significant difference persists between the employees regarding promotion in comparison to other banks.</p> <p>5. The t-value of 6.257 is significant at one per cent level of significance for statement 'I am satisfied with my chances for promotion'. It shows that significant difference exists between the public and private sector bank employees concerning chances of promotion.</p> |
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Table 5.5.3- Job satisfaction and Supervision

S.No.	Statements	Public Sector Banks		Private Sector Banks		t-value	Sig two-tailed
		Mean	S.D.	Mean	S.D.		
1.	My supervisor is quite competent in doing his/her job.	5.4200	1.24927	4.8000	1.58432	3.764	.000*
2.	My supervisor is unfair to me.	3.3067	1.57133	2.9533	1.31249	2.114	.035**
3.	My supervisor shows too little interest in the feelings of subordinates.	3.4000	1.66286	3.2467	1.71428	.786	.432NS
4.	I like my supervisor.	5.1533	1.38901	5.0267	1.34087	.804	.422NS

Source: Primary Data Analysis

*indicates significant at 0.01 level

**indicates significant at 0.05 level

NS: Not Significant at 0.05 levels

It shows that-

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| <p>1. In case of all the statements, the mean value of private sector banks is less than their respective overall mean values. It indicates that the private sector employees are less satisfied with their supervision as compared to public sector banks employees.</p> <p>2. The t-value of 3.764 is significant at one per cent level of significance for statement 'My supervisor is quite competent in doing his/her job'. It shows that significant difference exists between the public and private sector bank employees regarding competency of supervisor.</p> <p>3. The t-value of 2.114 is significant at five per cent level of significance for statement 'My supervisor</p> | <p>is unfair to me'. It may be concluded that significant difference exists between public and private sector bank employees regarding fairness of supervisor.</p> <p>4. The t-value of .786 is not significant at 5 per cent significance level for statement 'My supervisor shows too little interest in the feelings of subordinates'. It may be said that no significant difference persists between the employees regarding concern of supervisor for subordinates.</p> <p>5. The t-value of .804 is not significant at 5 per cent significance level for statement 'I like my supervisor'. It may be said that no significant difference persists between the employees regarding supervisor.</p> |
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Table 5.5.4- Job Satisfaction and Fringe Benefits

S.No.	Statements	Public Sector Banks		Private Sector Banks		t-value	Sig two-tailed
		Mean	S.D.	Mean	S.D.		
1.	I am not satisfied with the benefits I receive.	4.4067	1.81010	4.4667	1.63710	-.301	.764NS
2.	The benefits we receive are as good as most other organizations offer.	4.4133	1.66361	4.3067	1.54114	.576	.565NS
3.	The benefit package we have is equitable.	4.3067	1.59254	4.3733	1.49517	-.374	.709NS
4.	There are benefits we do not have which we should have.	4.9200	1.54364	5.2933	1.30845	-2.260	.025**

Source: Primary Data Analysis

**indicates significant at 0.05 level

NS: Not Significant at 0.05 levels

It shows that-

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| <p>1. The t-value of -.301 is not significant at 5 per cent significance level for statement 'I am not satisfied with the benefits I receive'. It may be said that no significant difference persists between the employees regarding benefits received.</p> | <p>2. The t-value of .576 is not significant at 5 per cent significance level for statement 'The benefits we receive are as good as most other organizations offer'. It may be said that no significant difference persists between the employees regarding benefits when compared with other banks.</p> |
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- The t-value of -.374 is not significant at 5 per cent significance level for statement 'The benefit package we have is equitable'. It may be said that no significant difference persists between the employees regarding fairness of benefit package.
- The t-value of -2.260 is significant at five per cent level of significance for statement 'There are

benefits we do not have which we should have'. It may be concluded that significant difference exists between public and private sector bank employees regarding availability of certain benefits.

Table 5.5.5- Job Satisfaction and Operating conditions

S.No.	Statements	Public Sector Banks		Private Sector Banks		t-value	Sig two-tailed
		Mean	S.D.	Mean	S.D.		
1.	Many of our rules and procedures make doing a good job difficult.	4.8000	1.53264	4.6667	1.54428	.751	.454NS
2.	My efforts to do a good job are seldom blocked by red tape (excessive paperwork and tedious procedures).	4.4667	1.65341	4.4800	1.64549	-.070	.944NS
3.	I have too much to do at work.	4.8467	1.49153	5.1333	1.32435	-1.760	.079NS
4.	I have too much paperwork.	4.5267	1.68171	4.9733	1.34587	-2.540	.012**

Source: Primary Data Analysis

**indicates significant at 0.05 level

NS: Not Significant at 0.05 levels

It shows that-

- The mean value of second, third and fourth statement of public sector banks is less than their respective overall mean value, except first statement. It indicates that the public sector employees are less satisfied with operating conditions as compared to public sector banks employees.
- The t-value of .751 is not significant at 5 per cent significance level for statement 'Many of our rules and procedures make doing a good job difficult'. It may be said that no significant difference persists between the employees regarding rules and procedures.
- The t-value of -.070 is not significant at 5 per cent significance level for statement 'My efforts to do a

good job are seldom blocked by red tape (excessive paperwork and tedious procedures)'. It may be said that no significant difference persists between the employees regarding red tapism.

- The t-value of -1.760 is not significant at 5 per cent significance level for statement 'I have too much to do at work'. It may be said that no significant difference persists between the employees regarding workload.
- The t-value of -2.540 is significant at five per cent level of significance for statement 'I have too much paperwork'. It may be concluded that significant difference exists between public and private sector bank employees regarding paperwork.

Table 5.5.6- Job Satisfaction and Co-workers

S.No.	Statements	Public Sector Banks		Private Sector Banks		t-value	Sig two-tailed
		Mean	S.D.	Mean	S.D.		
1.	I like the people I work with.	5.9000	.98819	5.4600	1.19636	3.473	.001*
2.	I find I have to work harder at my job because of the incompetence of people I work with.	4.3200	1.73523	4.4533	1.53083	-.706	.481NS
3.	I enjoy my coworkers.	5.8067	1.15681	5.3267	1.27177	3.420	.001*
4.	There is too much bickering and fighting at work.	3.3467	1.77978	3.4067	1.63886	-.304	.762NS

Source: Primary Data Analysis

*indicates significant at 0.01 level

NS: Not Significant at 0.05 levels

It shows that-

- The t-value of 3.473 is significant at one per cent level of significance for statement 'I like the people I work with'. It shows that significant difference exists between the public and private sector bank employees regarding co-workers.
- The t-value of -.706 is not significant at 5 per cent significance level for statement 'I find I have to work harder at my job because of the incompetence of people I work with'. It may be said that no significant difference persists

between the employees regarding incompetency of co-workers.

- The t-value of 3.420 is significant at one per cent level of significance for statement 'I enjoy my coworkers'. It shows that significant difference exists between the public and private sector bank employees regarding co-workers.
- The t-value of -.304 is not significant at 5 per cent significance level for statement 'There is too much bickering and fighting at work'. It may be said that no significant difference persists

between the employees regarding dispute at work.

Table 5.5.7- Job satisfaction and Nature of work

S.No.	Statements	Public Sector Banks		Private Sector Banks		t-value	Sig two-tailed
		Mean	S.D.	Mean	S.D.		
1.	I sometimes feel my job is meaningless.	3.2933	1.80062	3.4133	1.71916	-.590	.555NS
2.	I like doing the things I do at work.	5.5400	1.16221	5.0333	1.32815	3.516	.001*
3.	I feel a sense of pride in doing my job.	5.7733	1.20484	5.1000	1.32478	4.605	.000*
4.	My job is enjoyable.	5.4600	1.44997	4.8333	1.38746	3.824	.000*

Source: Primary Data Analysis

*indicates significant at 0.01 level

NS: Not Significant at 0.05 levels

It shows that-

- The t-value of -.590 is not significant at 5 per cent significance level for statement 'I sometimes feel my job is meaningless'. It may be said that no significant difference persists between the employees regarding meaningfulness of job.
- The t-value of 3.516 is significant at one per cent level of significance for statement 'I like doing the things I do at work'. It shows that significant difference exists between the public and private sector bank employees regarding interest in work.
- The t-value of 4.605 is significant at one per cent level of significance for statement 'I feel a sense of pride in doing my job'. It shows that significant difference exists between the public and private sector bank employees regarding pride of doing job.
- The t-value of 3.824 is significant at one per cent level of significance for statement 'My job is enjoyable'. It shows that significant difference exists between the public and private sector bank employees regarding enjoyable job.

Table 5.5.8- Job Satisfaction and Communication

S.No.	Statements	Public Sector Banks		Private Sector Banks		t-value	Sig two-tailed
		Mean	S.D.	Mean	S.D.		
1.	Communication seems good within this organization.	5.5200	1.15695	5.0667	1.44551	2.999	.003*
2.	The goals of this organization are not clear to me.	3.2000	1.77227	3.5200	1.70558	-1.593	.112NS
3.	I often feel that I do not know what is going on with the organization.	3.3267	1.64866	3.5267	1.63312	-1.056	.292NS
4.	Work assignments are not fully explained.	3.5800	1.84744	3.5600	1.79290	.095	.924NS

Source: Primary Data Analysis

*indicates significant at 0.01 level

NS: Not Significant at 0.05 levels

It shows that-

- The t-value of 2.999 is significant at one per cent level of significance for statement 'Communication seems good within this organization'. It shows that significant difference exists between the public and private sector bank employees regarding good communication.
- The t-value of -1.593 is not significant at 5 per cent significance level for statement 'The goals of this organization are not clear to me'. It may be said that no significant difference persists between the employees regarding goals of organization.
- The t-value of -1.056 is not significant at 5 per cent significance level for statement 'I often feel that I do not know what is going on with the organization'. It may be said that no significant difference persists between the employees regarding working of organization.
- The t-value of .095 is not significant at 5 per cent significance level for statement 'Work assignments are not fully explained'. It may be said that no significant difference persists between the employees regarding explanation of work assignments.

Table 5.5.9- Job Satisfaction and Contingent rewards

S.No.	Statements	Public Sector Banks		Private Sector Banks		t-value	Sig two-tailed
		Mean	S.D.	Mean	S.D.		
1.	When I do a good job, I receive the recognition for it that I should receive.	4.9267	1.49763	4.8267	1.48707	.580	.562NS
2.	There are few rewards for those who work here.	4.5867	1.72306	4.3333	1.73270	1.270	.205NS

3.	I don't feel my efforts are rewarded the way they should be.	4.1133	1.60760	4.1933	1.63722	-.427	.670NS
4.	I do not feel that the work I do is appreciated.	3.8200	1.81371	4.1267	1.73900	-1.495	.136NS

Source: Primary Data Analysis

NS: Not Significant at 0.05 levels

It shows that-

1. The t-value of .580 is not significant at 5 per cent significance level for statement 'When I do a good job, I receive the recognition for it that I should receive'. It may be said that no significant difference persists between the employees regarding recognition for work.
2. The t-value of 1.270 is not significant at 5 per cent significance level for statement 'There are few rewards for those who work here'. It may be said that no significant difference persists between the employees regarding rewards.
3. The t-value of -.427 is not significant at 5 per cent significance level for statement 'I don't feel my efforts are rewarded the way they should be'. It may be said that no significant difference persists between the employees regarding rewards for efforts.
4. The t-value of -1.495 is not significant at 5 per cent significance level for statement 'I do not feel that the work I do is appreciated'. It may be said that no significant difference persists between the employees regarding appreciation for work.

Limitations of The Study

1. The generalization of the findings cannot be taken into account because only public and private sector banks of Lucknow have been taken as sample..
2. The respondents might have given some biased answers due to which accurate picture could not be seen.
3. Some employees must have provided distorted information due to disinterest.
4. Job satisfaction is quite a broader concept and the researcher has considered only a few relevant dimensions for the research study

Conclusions

The present research is a comparative study of job satisfaction experienced by employees in public and private sector banks of Lucknow. It was concluded in the study that the employees working in public sector banks are highly satisfied with their job compared to the employees working in private sector banks. Therefore, it is recommended that banks should give remuneration according to the efficiency of the employees and give extra remuneration for overtime and introduce special schemes related to pension, gratuity, retirement and other related benefits to enhance the employee's sense of security and job satisfaction. Also, emphasis should be given on developing human capacities by focusing on training in latest techniques, skill up-gradation and fair appraisal of their performance from time to time.

Suggestions for Improving QWL

1. The employees pay and perks should be in proportion to their work, skill set and knowledge base.

2. Superiors must provide necessary guidance, feedback, encouragement and support to the employees whenever they need.
3. Flexibility in work schedule can enhance the job satisfaction, which in turn can increase productivity.
4. It is suggested that employees should receive rewards and acknowledgement for their outstanding performance and dedication towards work.

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