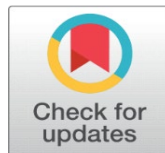
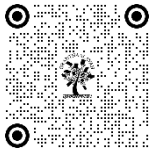


GENDER AND SECTOR-BASED DIFFERENCES IN JOB SATISFACTION AMONG BANK EMPLOYEES

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ABSTRACT

In today's competitive business environment, job satisfaction (JS) has become a critical focus, particularly for employees in the banking sector, where workloads and transaction volumes are increasing. This study investigates the impact of bank type and gender on job satisfaction among banking employees in select banks of Chhattisgarh, India, highlighting the importance of human capital in driving performance and competitive advantage.

A total of 200 employees from public and private sector banks participated in the study, which utilized Spector's (1994) 36-item Job Satisfaction Survey to measure job satisfaction levels. The data was analyzed using two-way ANOVA. The findings revealed no significant differences in job satisfaction levels between male and female employees or across different types of banks. However, the interaction between gender and bank type positively influenced job satisfaction.

This research underscores the necessity for effective human resource management in the banking sector, as maintaining high levels of job satisfaction is essential for enhancing productivity and profitability, ultimately contributing to the broader economic growth.

Keywords: Job Satisfaction, Gender, Public and Private Sector Banks, Employees

1. INTRODUCTION

A satisfied employee tends to be missssiing less often, make optimistic assistance, and stay with the organisation very willingly (Hakim 1993). Job satisfaction is a subjective indicator that indicates how contented an individual feels while performing their duties. It is subjective in the sense that a single measurement cannot define it alone. It is the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience high job satisfaction, or else you will experience job dissatisfaction. Job satisfaction is an individual's emotional reaction to the job itself. It is his attitude towards his job.

The banking sector is a key service industry in India that has witnessed explosive growth following the instigation of economic reforms. The productivity and profitability of a bank are largely dependent on its workforce. Efficient human resource management and maintaining high levels of job satisfaction among bank employees not only impact the performance of the bank but also influence the overall growth and development of the economy.

Locke (1976) states job satisfaction is a collection of attitudes about specific facets of the job.

Employees can be satisfied with some elements of the job while being simultaneously dissatisfied with others. Different types of satisfaction will lead to different intentions and behaviour. An employee might complain to the supervisor when dissatisfied with low pay but not with co-worker dissatisfaction. Overall, job satisfaction combines the person's feelings towards the different facets of job satisfaction. He argues that the more essential factors conducive to job satisfaction are mentally challenging work, equitable rewards, supportive working conditions, and supportive colleagues. One can also add the importance of a good personality-job fit and an individual's genetic disposition (some people are just inherently upbeat about all things, including their job).

Employees are concerned with their work environment for personal comfort and how it facilitates doing a good job. People get more out of work than merely money or tangible achievements. For most employees, work also fills the need for social interaction. Not surprisingly, therefore, having friendly and supportive co-workers leads to increased job satisfaction. This paper analysed employee satisfaction in banks and went a step further to explore the gender difference if it exists so far as employee satisfaction is concerned in public and private banks of Chhattisgarh.

This study aims to investigate the impact of bank type (public vs. private sector) and gender on the job satisfaction of banking employees in Chhattisgarh, India. It further examines the joint effect of bank type and gender on job satisfaction levels. Understanding the factors that influence job satisfaction is crucial for developing effective strategies to enhance employee engagement, retention, and overall organizational performance in the banking sector.

2. RATIONALE OF THE STUDY

The rationale for this study stems from the critical role that job satisfaction plays in enhancing employee performance and organizational effectiveness, particularly in the banking sector. As this industry experiences rapid growth and increasing demands, understanding the factors that influence job satisfaction becomes essential for effective human resource management. Additionally, exploring the interplay between gender and bank type provides valuable insights into employee experiences and satisfaction levels. By examining these dynamics, the study aims to contribute to the development of targeted strategies that can improve job satisfaction, ultimately leading to higher productivity and profitability in banks. This research is particularly relevant in the context of India's evolving economic landscape, where the banking sector is pivotal to overall economic development.

3. LITERATURE REVIEW

In the banking sector, job satisfaction has been investigated systematically in the past 20 years. This section presents the literature review on employee engagement carried out intending to get further directions in research. The literature review helped develop the research questions, identify the gap and thus to frame the objectives of the study.

The academic and practitioner literature of the referred authors from various national and international journals and the key outcomes have been mentioned in the given chapter, which helped us identify the variables that form the basis of the questionnaire.

3.1. CONCEPTUAL STUDIES

Job satisfaction relates to the total relationship between an individual and the employer for which he is paid. Satisfaction means the simple feeling of attainment of any goal or objective. Job dissatisfaction brings an absence of motivation at work.

Research workers differently describe the factors contributing to job satisfaction and job dissatisfaction. Hoppock describes job satisfaction as "any combination of psychological, physiological and environmental circumstances that cause and person truthfully to say I am satisfied with my job."

A conceptual study conducted by Kumari (2016) revealed that skills, satisfaction, and motivation are vital factors to increase job performance, affecting organisations' productivity. According to Zeffane et al. (2008), if employees are not satisfied with the job, it may cause turnover intentions, increasing costs, decreasing profits, and ultimately customer unhappiness with the organisation. For the success of banking, it is essential to manage human resources effectively and find whether its employees are satisfied or not. The workforce of any bank is responsible to a large extent for its

productivity and profitability. Efficient human resource management and maintaining higher job satisfaction levels in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy (Thakur, 2007)

3.2. EMPIRICAL STUDIES

There has been a recent interest in exploring factors influencing job satisfaction, focusing on gender differences. According to the latest study by Dev & Sharma (2021), the study presents a grim picture of women as employees in banks in India despite the fact that they exhibit more satisfaction than the male employees in specific dimensions of employee satisfaction. Dartey-Baah, Quartey, and Osafo (2020), in their paper, aimed to investigate the relationships between occupational stress, job satisfaction, and gender difference among bank tellers in Ghana. Valid questionnaires were retrieved Using a cross-sectional survey approach from 112 tellers across four banks. The hypothesis was tested using Pearson r-test, standard multiple regression and independent t-test. The results revealed that tellers are more likely to exhibit counterproductive behaviours such as job dissatisfaction due to work-related stress. The study further revealed that gender is not a strong determinant of job satisfaction and occupational stress and experiences among bank tellers. Kumar (2018), Emotional intelligence is the most significant concept used in the present work environment scenario towards job satisfaction. Nowadays, Emotional intelligence is used to measure the organisation's performance and play a key role in employees' stress management and job satisfaction. Job dissatisfaction results in higher absenteeism, lower productivity, defensive behaviour and lower performance. The study was organised on the employees' of HDFC banks working in Chandigarh Tricity to analyse the impact of emotional intelligence and gender on job satisfaction. Descriptive correlational research was conducted by taking all the employees of HDFC Banks, Chandigarh Tricity. A convenience sampling method was used to select the study sample, which included 100 respondents from various branches of HDFC banks in Chandigarh Tricity. The inferences of the study were made with the help of statistical tools such as Karl Pearson's Correlation Coefficient, Regression analysis, t-test, and ANOVA. The study has been observed that both emotional intelligence and job satisfaction have a positive relationship. It also indicates that gender has no significant impact on these variables.

The study results conducted by Belias (2014) confirmed previous findings, according to which role conflict is negatively correlated with job satisfaction. In addition, autonomy has a moderating role in the relationship between role conflict and job satisfaction. Research findings like these should be considered seriously by superiors and managers, so that job satisfaction among Greek bank employees is increased and promoted, leading to higher productivity and general well-being. Earlier in the year 2015, a study conducted by Subramaniam and Parimala aimed to examine the job satisfaction associated with socio-demographic factors in Sri Lanka public and private bank employees. Random sampling was used for selecting the sample. Reliability test, Principle Component Analysis, The ANOVA result provides no significant difference between job satisfaction and socio-demographic variables such as year of experience, age, ethnicity, and educational qualification. Still, there is a significant difference between with working place at 5% significant level. In addition, the independent sample t-test indicates that there is a substantial difference between job satisfaction and gender, type of banks, whereas there is no difference with civil status. A mean comparison test was used to differentiate the job satisfaction they were associated with distance to working place factor. In the survey of Belias, Koustelios, Sdrolias and Koutiva (2013), in addition to the study of Belias, Koustelios, Koutiva, Sdrolias, Kakkos and Varsanis (2014), the aspects of job satisfaction with the highest means between Greek bank employees were the organisation as a whole and work itself, indicating that contemporary banks in Greece are characterised by care provision to employees, who are fairly treated and face limited discriminations.

Furthermore, those findings recommend that bank employees assess their work as valuable, satisfying and exciting; therefore, they have a high motive to get seriously engaged in it and work their best to succeed. A study conducted by Devi and Nagini (2013) was undertaken to study employees' job satisfaction in the banking sector in Vijayawada. This study investigates factors governing the job satisfaction of employees in the private banking sector. The results of the study disclosed that there is a significant relationship between socio-economic and demographic variables of the respondents such as designation, gender, age, marital status, experience, work status, nature of family, income, number of dependents and job satisfaction; whereas, there is no significant relationship between qualification, nature of the job and job satisfaction. Moreover, respondents are pleased with factors like working conditions in the bank, benefits received, healthy work environment, welfare policies, challenging and responsible jobs, dignity and respect in the job, growth opportunities for employees and relatively less satisfied with office hours, study or training leaves, the attitude

of management, role overload, tedious work and quality time. Mallika and Ramesh, 2010 conducted a study on job satisfaction among public and private bank employees in Cuddalore District, Tamil Nadu, India. Results of the study disclosed that higher job satisfaction was associated with employees who can exercise autonomy and those who have a higher level of job involvement. Women have reported significantly higher job satisfaction than men, although this gender gap appears to be narrowing. The study conducted by Nimalathasan (2010) revealed a positive relationship between job satisfaction and employees' work performance among employees of People's Bank in Jaffna Peninsula, Sri Lanka. Fair promotion of employees, reasonable pay system, appropriate work and good working conditions lead to a high level of employees' performance.

Contrary to this, research conducted by Aguilar (2009) indicated that there are no differences in the antecedents of employee satisfaction between genders. A research work by Kim, S. portrayed a central paradox in studies of gender and job satisfaction is why women's job satisfaction is not lower than men's, given that women's jobs are often inferior in terms of pay, autonomy, and promotional opportunity. Data from a survey of public employees in the Seoul Metropolitan Government indicates that women are more satisfied with their jobs than are men. Among demographic variables, gender was the only notable predictor of job satisfaction; women affirmed intrinsic rewards, whereas men affirmed extrinsic rewards. (John O. Okpara, 2005) The purpose of this study was to examine the effects of gender on the job satisfaction of U.S. academics. This research revealed gender differences apparent in the job satisfaction levels of University teachers surveyed for this study. Female faculty were more satisfied with their work and co-workers, whereas male colleagues were more satisfied with their pay, promotions, supervision, and overall job satisfaction. Results also indicated that ranks were significant in explaining gender differences and job satisfaction of the respondents. The study findings provide institutional leaders, university and college administrators, and human resources professionals with crucial information that would enable them to recruit, reward, promote, and retain women faculty. The finding would also allow the government to address the issues concerning female academics. This paper offers practical recommendations to higher education administrators and human resources professionals on enhancing the job satisfaction of female faculty. It also provides suggestions for how to maintain more balanced gender equity in higher education. Sousa Poza and Souza-Poza (2003) describes similar findings from a national household panel survey in Britain. In a study among women working in the private banking sector, Mettle (2001) found that job satisfaction drops with increasing levels of education. He argues that higher levels of education tend to increase employee goal and income expectations. Women participating in the research reported gender discrimination in seniority and qualifications.

Although the previous study explored differences in job satisfaction due to gender in several settings, this research looks at this issue for U.S. Cooperative Extension employees. For this, a model of employee satisfaction was proposed and examined differences based on gender. Clark (1997) used a large-scale survey to check the proposition that male and female employees in similar jobs ought to be equally satisfied. Study results enunciated that the average job for females was lower in stature and income than for males, yet females reported higher levels of job satisfaction. According to a study conducted by Mason (1995), the competing hypotheses of socialisation, structural, and social role theories were utilised. For research, the possible existence of gender differences in job satisfaction with a sample of over 13,000 U.S. employees from approximately 130 organisations and divisions across an array of industries. The results indicate support for the structural theory, some support for social role theory, and a scarcity of help for socialisation Theory. A crucial finding during this study is that U.S. women and men in management did not differ in their sources of satisfaction at work. Hodson (1989) This article examines gender differences in job satisfaction among full-time workers. Why do women report equal or greater job satisfaction than men despite objectively inferior jobs? Analysis reveals few differences between male and female employees in the determinants of job satisfaction when considering job characteristics, family responsibilities, and personal expectations. Comparisons with, however, the roles and efforts of their husbands may allow married women workers such a reference point (Andrisani 1978). Since many women have the chance for this comparison but still have relatively high job satisfaction, it appears it is not typically king made. Thus, we predict that differences between spouses' jobs will not affect a wife's level of job satisfaction.

In contrast, there is evidence that husbands do make such comparisons to their working wives. These comparisons should encourage positive job attitudes for the husbands of working wives because they generally occupy more rewarding jobs. This hypothesis is given tentative support by Hornung and McCullough (1981, p. 138), who report that "Men find marriage to an 'overeducated' woman stressful. while achievement-oriented women find marriage to an 'overeducated' husband to be satisfying." Similarly, Mirowsky (1987, p. 1404) reports that "As spouse's income increases, employed women feel less underpaid while employed men feel just the opposite."

4. RESEARCH METHODOLOGY

The method which was preferred in the frame of the study was the qualitative research method. The study was conducted on a sample size of 200 banking employees, 100 from the public sector and 100 from Private sector banks. The respondents were selected from Chhattisgarh state in India. The data is collected from both primary and secondary sources. The preliminary data was collected through the questionnaire developed was framed by Spector 1997. The tool which was used for the measurement of

Job satisfaction was the Job Satisfaction Survey. Spector's (1994) 36-item Job Satisfaction Survey was Used to assess job satisfaction. The Job Satisfaction Survey, JSS is a 36 item, nine facet scale to assess Employee attitudes about the job and aspects. Each facet is evaluated with four things, and a total score is computed from all items. The 5 points Likert scale was used in the questionnaire where five = Strongly Agree and 1= Strongly Disagree. The nine facets are Pay, Promotion, Supervision, Fringe Benefits, Contingent Rewards (performance-based rewards), Operating Procedures (required rules and procedures), Co-workers, Nature of Work, and Communication. Although the JSS was initially developed for use in human service organisations, it applies to all organisations. The norms provided on this website include a wide range of organisation types in both private (HDFC, ICICI) and public (SBI, PNB) sector banks. Validity evidence for the Job Satisfaction Survey is presented in Spector (1997). The secondary data has been collected from different databases such as Google Scholar, Emerald, Research gate, Ebsco, CrossRef etc.

The data were analysed through two-way ANOVA through SPSS. Independent variables in this study are public, private sector banks, gender, and the Dependent variable is job satisfaction.

4.1. RESEARCH OBJECTIVES

- To analyse the impact of sector of banks (public and private sector banks) on job satisfaction of employees.
- To analyse the impact of gender on job satisfaction in public and private sector bank employees.
- To analyse the joint impact of types of banks and gender on job satisfaction of employees.

4.2. HYPOTHESIS

The aim of the study is kept in mind, and the following hypothesis is framed:

- H1- Job satisfaction differs for gender (male and female) in public and private sector bank employees.
- H2- Job satisfaction differs for sectors of banks (public and private sector banks)
- H3- Job satisfaction differs for the interaction (joint impact) between gender and types of bank.

5. DATA ANALYSIS AND INTERPRETATION

Analysis of data is done through two way ANOVA. Table 1 represents 100 sample each selected for the study from public and private sector banks, in which 100 male and female employees were selected from Chhattisgarh.

Table 1: Between-Subjects Factors

Between-Subjects Factors			
		Value Label	N
Type of banks	1	Public Sector Bank	100
	2	Private Sector Bank	100
Gender	1	Male	100
	2	Female	100

Table 2 explains the results of the hypothesis of the study framed.

Table 2: Tests of Between-Subjects Effects

Tests of Between-Subjects Effects					
Dependent variable: job satisfaction					
Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	4947.272 ^a	2	2473.636	4.464	.013
Intercept	497783.047	1	497783.07	898.400	.000
Types of banks	233.067	1	233.067	.421	.517
gender	29.733	1	29.733	.054	.817
Types of banks * gender	356.78	0	224302.683	43.906	.04
Error	109153.283	197	554.078		
Total	4299693.00	200			
Corrected Total	114100.555	199			
a. R Squared = .043 (Adjusted R Squared = .034)					

Impact of gender on job satisfaction: Ha1 is rejected, so H01 is accepted; since the significance value of gender is greater than 0.05, i.e., 29.733 means a null hypothesis is accepted, and alternate hypothesis rejected. There is no significant difference between job satisfaction levels of male and female employees.

Impact of types of banks on job satisfaction: Ha2 is rejected, so H02 is accepted, Since the significance value of gender is more significant than 0.05, i.e., 233. 067 means null hypothesis is accepted, and alternate hypothesis is rejected. There is no significant difference between the job satisfaction level of public and private sector banking employees.

Interaction of gender and types of banks on job satisfaction: Ha3 is accepted, so H03 is rejected. Since the significance value of gender is less than 0.05, i.e., 0.04, it means a null hypothesis is rejected, and an alternate hypothesis is accepted. There is a positive impact of the interaction of gender and types of banks on job satisfaction.

6. RESULTS AND DISCUSSIONS

The results of this study provide valuable insights into the factors influencing job satisfaction among banking employees, particularly in the context of gender and bank type. Utilizing the Statistical Package for Social Science (SPSS) for data analysis, the two-way ANOVA revealed no significant differences in job satisfaction levels between male and female employees or between those working in public versus private sector banks. This finding aligns with the recent survey conducted by Dartey-Baah, Quartey, and Osafo (2020), which similarly concluded that gender does not significantly determine job satisfaction and occupational stress among bank tellers.

Moreover, the study highlights the positive interaction effect between gender and bank type on job satisfaction, suggesting that while individual factors may not show significant differences, their combined influence can enhance employees' overall satisfaction. This is crucial for human resource management in banks, as understanding these dynamics can lead to tailored strategies that foster a more satisfying work environment.

Additionally, the research conducted by Belias (2014) supports the notion that role conflict negatively correlates with job satisfaction, emphasizing the need for banks to address potential conflicts to improve employee satisfaction. The findings underscore the importance of creating supportive work environments that consider both gender dynamics and the unique characteristics of different banking sectors, ultimately contributing to enhanced employee morale and productivity. By recognizing and addressing these factors, banks can better manage their human resources, leading to improved performance and a more engaged workforce.

7. SUGGESTIONS AND LIMITATIONS OF THE STUDY

To enhance job satisfaction among banking employees, several strategies can be implemented. First, banks should prioritize creating a supportive and inclusive work environment that recognizes and addresses the unique needs of both male and female employees, regardless of whether they work in public or private sectors. Establishing effective communication channels is essential for addressing employee concerns and facilitating feedback, which can help identify and resolve potential role conflicts. Additionally, implementing training and development programs will equip employees with the skills needed to manage increasing workloads, thereby reducing stress. Offering flexible work arrangements, such as remote work options or flexible scheduling, can significantly improve work-life balance. Finally, organizing regular employee engagement activities and team-building exercises will foster camaraderie and a positive workplace culture, contributing to higher job satisfaction and overall employee morale.

Despite the valuable insights gained from this study, there are several limitations that should be acknowledged. The sample size of 200 banking employees, while providing a foundational understanding, may not fully represent the diverse workforce across all banking institutions in Chhattisgarh or India as a whole. Additionally, the study focused solely on gender and bank type, potentially overlooking other critical factors that influence job satisfaction, such as organizational culture, management practices, and individual personality traits. The reliance on self-reported measures for job satisfaction may also introduce bias, as employees may have differing perceptions of their job experiences. Future research should consider a larger and more diverse sample, explore additional variables, and employ mixed-method approaches to gain a more comprehensive understanding of the factors affecting job satisfaction in the banking sector.

8. CONCLUSION

This study provides important insights into the factors influencing job satisfaction among banking employees in Chhattisgarh, India, particularly in relation to gender and bank type. The findings indicate that there are no significant differences in job satisfaction levels between male and female employees or between those working in public and private sector banks. However, the positive interaction between gender and bank type suggests that these factors collectively influence job satisfaction, highlighting the need for tailored human resource strategies. The implications of this research emphasize the importance of fostering a supportive and inclusive work environment that addresses the diverse needs of employees. By implementing effective communication channels, training programs, and flexible work arrangements, banks can enhance employee satisfaction and, consequently, overall organizational performance. While the study contributes to the understanding of job satisfaction in the banking sector, it also acknowledges limitations such as the sample size and the focus on specific variables. Future research should aim to explore a broader range of factors and employ diverse methodologies to deepen the understanding of job satisfaction dynamics. Ultimately, enhancing job satisfaction in the banking sector is crucial not only for employee well-being but also for driving productivity and profitability in a highly competitive industry.

CONFLICT OF INTERESTS

None.

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