

Effects of Socio Factors on Working Women in Banking Industry (A Comparative Study of Public and Private Sector Banks)

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Abstract

In this era of high competition, success of any organization depends on its human resource. Banks are no exception to this. Being happy, reliable and satisfied employee are very important aspects for any employee in the organization. Productivity and Profitability are highly dependent on the personnel of the Organization. Efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire nation. So, for the success of banking, it is very important to manage human resource efficiently and to find whether its employees are satisfied or not. Only if they are satisfied, they will work with commitment and portray a positive image of the organization. This research focuses on studying and comparing the factors affecting job satisfaction of women employees in Public and Private Sector banks. The study is purely exploratory in nature and seeks to identify those socio factors effecting women employees personal and professional life in banking sector with the help of doing a comparative study between public and private sector banks. Further, this aims also at finding out the various measures and methods adopted by the public and private sector banks for the betterment of the personal and professional life of women employees working in banks. Total six Banks has been taken namely PNB, SBI Syndicate bank, ICICI, HDFC and Axis Bank. These are having three public sector banks and three private sector banks.

Keywords: Socio factors, job satisfaction, Role of women, women in banking industry, working women.

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1. INTRODUCTION

The role of working women has changed throughout the world due to economic conditions and social demands. This has resulted in a scenario in which working women have tremendous pressure to develop a career as robust as their male counterparts while sustaining active engagement in personal life. The ever-increasing work pressure is taking a toll on the working women leaving them with less time for themselves. The increasing responsibilities on the personal front with the technological blessings like advanced mobile phones, notepads, etc. that keeps work life integrated with personal life also creates stress on personal and professional fronts in this knowledge age. This affects the person's physical, emotional and social well-being. A working women has to fulfil dual responsibility of job as well as household work. Thus, achieving job satisfaction is a necessity for working women to have a good quality of life. Job satisfaction is a term which refers to an individual's general attitude toward his or her job. A person with a high level of job satisfaction holds positive attitudes about the job, while a person who is dissatisfied with his or her job holds negative attitude about the job. Employee satisfaction includes satisfaction of an employee towards his organizational atmosphere, relation with superiors and colleagues, and financial and social status.

2. REVIEW OF LITERATURE

According to **Spector (2003)**, job satisfaction is an attitudinal variable that reflects how people feel about their jobs overall as well as about various aspects of them. In simple terms, job satisfaction is the extent to which people like their jobs; job dissatisfaction is the extent to which they dislike their jobs. There have been two approaches to the study of job satisfaction- the global approach and the facet approach. The global approach treats job satisfaction as a single, overall feeling towards the job. The other approach is to focus on job facet, or different aspects of the job, such as reward (pay or fringe benefits), other people on the job (supervisors and co-workers), job conditions and the nature of the work itself.

Job satisfaction is the amount of pleasure or commitment associated with a job. If an individual likes job intensely, he will experience high job satisfaction. If he/she dislikes his/her job intensely, he/she will experience job dissatisfaction. Job satisfaction defined as an individual's general attitude towards his or her job. Job requires interaction with co-workers and bosses, following organizational rules and policies, meeting performance standards, living with working conditions that are often less than ideal. A participative climate created by the supervisor has a more substantial effect on workers' satisfaction than does participation in a specific decision. (**Kumar & Thakur, 2011**). Job satisfaction is an integral component of work climate. While working in organizations, people develop a set of attitudes about work, supervision, co-workers, working conditions, and so on. This set of attitudes is referred to as job satisfaction. The term satisfaction generally implies the fulfillment acquired by experiencing various job activities. Job satisfaction is the favorableness or unfavorableness with which employees view their work. It expresses the amount of agreement between one's expectations of the job and the rewards that the job provides. According to Locke, job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience.

3. OBJECTIVE OF THE STUDY

The study attempts to address the following key research objectives:

- To identify the effects of socio factors on working women in public and private sector banks.
- To gain knowledge about the problems and challenges faced by working women in the banking industry.
- To identify the key socio-economic pointers contributing to women’s status, safety and security.
- To study women’s involvement in various activities/ organizations for upliftment of family, community and society that can lead to their overall development.
- To find out possible solutions that could help them to overcome the problems that they face in the workplace.

4. DETERMINATES OF JOB SATISFACTION/SOCIO FACTORS EFFECTING JOB SATISFACTION OF WORKING WOMEN

(i) Social status and impact/ satisfaction

Table-1: Effects/ level of satisfaction of all sample employees of public sector banks as per their social status

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	34	22	14	5	80

Table-2: Effects/ level of satisfaction of all sample employees of private sector banks as per their social status

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	7	19	10	44	80

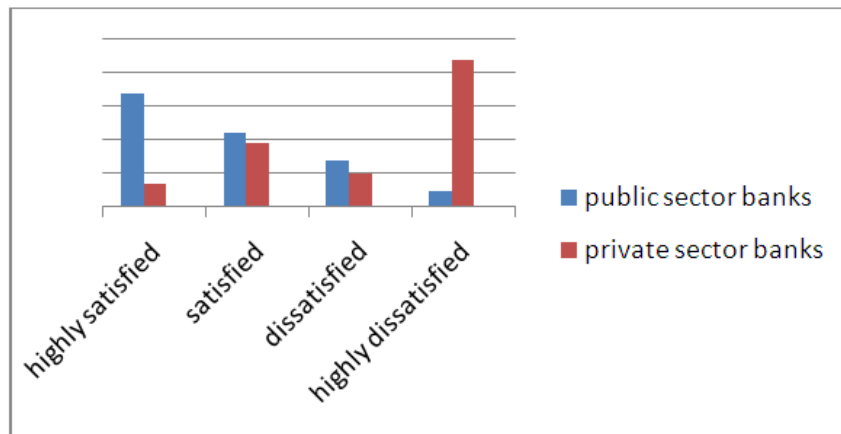


Table-3: Testing of significance of average of scores obtained by different categories of sample employees in both the organization as per their social status

Overall Impact	No. of respondent	Average score of impact in public sector banks	Average score of impact in private sector banks	Differences X1-X2	Value of S	Value of t	Value of t.05 d.f n1+n2-2	Whether significant insignificant
Officers	18	3.28	1.67	1.61	0.9330	5.177	2.03	significant
Clerks	48	2.25	1.96	0.29	1.180	1.20	3	significant
Peons	9	3.22	1.88	1.34	1.13	2.51	2.120	significant
Others	5	3.80	1.80	2	1.012	3.122	2.306	significant
Total	80							

Table 3 has been prepared with the help of table 1 and table 2 to test the significance of the differences between the level of impact/ satisfaction in public and private sector banks. it is clear from the table that in all the categories of employees the difference between the satisfaction in public and private banks is significant at 0.05 level of significance. If we take all 80 respondents together we find that the difference between the satisfaction level of employees in both the organisations is also significant. Now we can safely conclude that employees of public are more satisfied than the employees of private as per their social status.

(ii) work life balance and its impact/ satisfaction

Table-4: Effects/ level of satisfaction of all sample employees of public sector banks as per their work life balance

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	40	23	10	7	80

Table-5: Effects/ level of satisfaction of all sample employees of private sector banks as per their work life balance

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	6	8	19	47	80

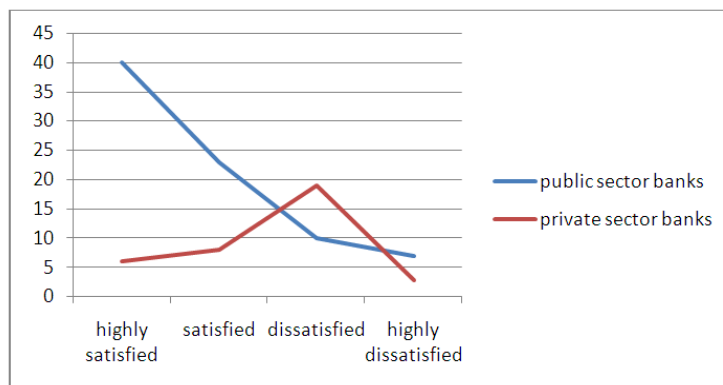


Table-6: Testing of significance of average of scores obtained by different categories of sample employees in both the organization as per their work life balance

Overall Impact	No of respondent	Average score of impact in public sector banks	Average score of impact in private sector banks	Differences X1-X2	Value of s	Value of t	Value of t.05 d.f n1+n2-2	Whether significant insignificant
Officers	18	3.50	1.61	1.89	0.952	5.955	2.03	significant
Clerks	48	3.04	1.64	1.40	.9277	7.39	3	significant
Peons	9	3.22	1.88	1.34	1.13	2.51	2.120	significant
Others	5	3.60	1.60	2	1.024	3.088	2.306	significant
Total	80							

Table 6 has been prepared with the help of table 4 and table 5 to test the significance of the differences between the level of impact/ satisfaction in public and private sector banks. It is clear from the table that in all the categories of employees the difference between the satisfaction in public and private banks is significant at 0.05 level of significance. If we take all 80 respondents together we find that the difference between the satisfaction level of employees in both the organisations is also significant. Now we can safely conclude that employees of public are more satisfied than the employees of private as per their work life balance

(iii) General working conditions and impact/ satisfaction

It includes factors like: 1. No. of working hours 2. Place of work 3. Amount of paid vacation time/sick leave Offered

Table-7: Effects/ level of satisfaction of all sample employees of public sector banks as per General working conditions

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	41	21	13	5	80

Table-8: Effects/ level of satisfaction of all sample employees of private sector banks as per General working conditions

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	6	25	11	38	80

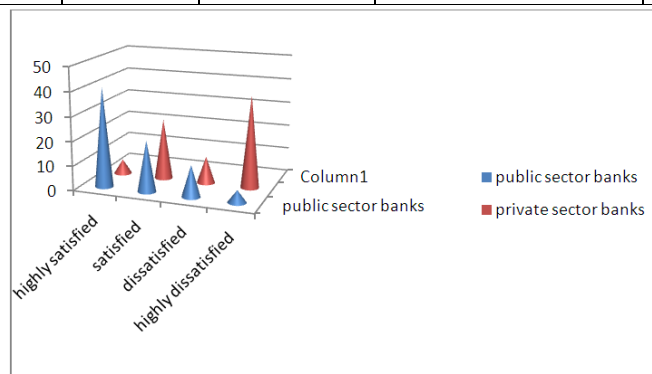


Table-9: Testing of significance of average of scores obtained by different categories of sample employees in both the organization as per General working conditions

Overall Impact	No of respondent	Average score of impact in public sector banks	Average score of impact in private sector banks	Differences X1-X2	Value of s	Value of t	Value of t.05 d.f n1+n2-2	Whether significant insignificant
Officers	18	3.44	1.77	1.67	1.022	4.90	2.03	significant
Clerks	48	3.08	2.125	.955	.9627	4.86	3	significant
Peons	9	3.22	1.88	1.34	1.13	2.51	2.120	significant
Others	5	3.80	1.80	2	1.012	3.122	2.306	significant
Total	80							

Table 9 has been prepared with the help of table 7 and table 8 to test the significance of the differences between the level of impact/ satisfaction in public and private sector banks. It is clear from the table that in all the categories of employees the difference between the satisfaction in public and private banks is significant at 0.05 level of significance. If we take all 80 respondents together we find that the difference between the satisfaction level of employees in both the organisations is also significant. Now we can safely conclude that employees of public are more satisfied than the employees of private as per their General working conditions.

(iv) Working environment and impact/ satisfaction

Table-10: Effects/ level of satisfaction of all sample employees of public sector banks as per their working environment

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	41	21	11	7	80

Table-11: Effects/ level of satisfaction of all sample employees of private sector banks as per their working environment

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	10	11	22	37	80

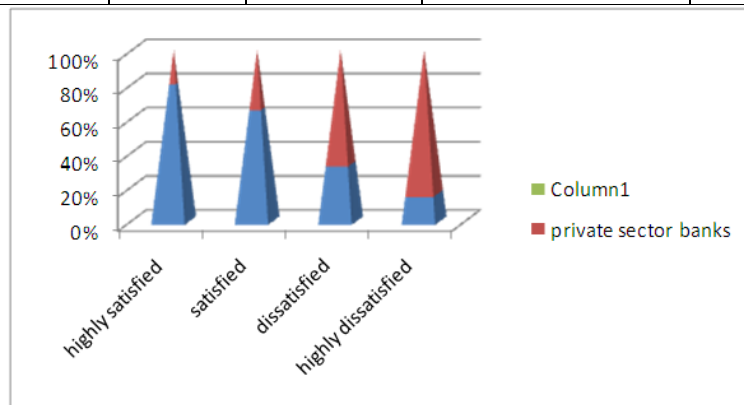


Table-12: Testing of significance of average of scores obtained by different categories of sample employees in both the organization as per working environment

Overall Impact	No of respondent	Average score of impact in public Sector banks	Average score of impact in private Sector banks	Differences X1-X2	Value of s	Value of t	Value of t.05 d.f n1+n2-2	Whether significant insignificant
Officers	18	3.28	1.88	1.89	0.9112	5.955	2.03	significant
Clerks	48	3.10	1.98	1.40	.9277	7.39	3	significant
Peons	9	3.22	1.88	1.34	1.13	2.51	2.120	significant
Others	5	3.80	1.80	2	1.012	3.122	2.306	significant
Total	80							

Table 12 has been prepared with the help of table 10 and table 11 to test the significance of the differences between the level of impact/ satisfaction in public and private sector banks. It is clear from the table that in all the categories of employees the difference between the satisfaction in public and private banks is significant at 0.05 level of significance. If we take all 80 respondents together we find that the difference between the satisfaction level of employees in both the organisations is also significant. Now we can safely conclude that employees of public are more satisfied than the employees of private as per their working environment.

(v) Job stress and impact/ satisfaction

Table-13: Effects/ level of satisfaction of all sample employees of private sector banks as per job stress

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	39	22	14	5	80

Table-14: Effects/ level of satisfaction of all sample employees of public sector banks as per job stress

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	7	19	10	44	80

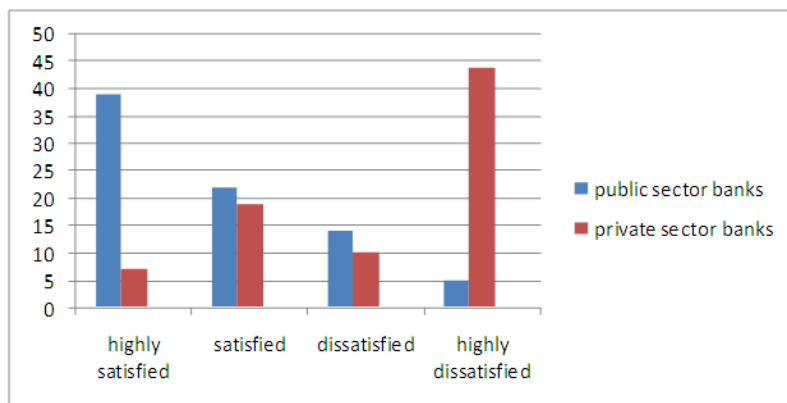


Table-15: Testing of significance of average of scores obtained by different categories of sample employees in both the organization as per job stress

Overall Impact	No of respondent	Average score of impact in public sector banks	Average score of impact in private sector banks	Differences X1-X2	Value of s	Value of t	Value of t.05 d.f n1+n2-2	Whether significant insignificant
Officers	18	3.28	1.67	1.61	0.9330	5.177	2.03	significant
Clerks	48	2.25	1.96	0.29	1.180	1.20	3	significant
Peons	9	3.22	1.88	1.34	1.13	2.51	2.120	significant
Others	5	3.80	1.80	2	1.012	3.122	2.306	significant
Total	80							

Table 15 has been prepared with the help of table 13 and table 14 to test the significance of the differences between the level of impact/ satisfaction in public and private sector banks. It is clear from the table that in all the categories of employees the difference between the satisfaction in public and private banks is significant at 0.05 level of significance. If we take all 80 respondents together we find that the difference between the satisfaction level of employees in both the organisations is also significant. Now we can safely conclude that employees of public are more satisfied than the employees of private as per job stress.

(vi) Job security and its impact/ level of satisfaction

Table- 16: Effects/ level of satisfaction of all sample employees of public sector banks as per their job security

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	39	22	14	5	80

Table-17: Effects/ level of satisfaction of all sample employees of private sector banks as per their job security

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	7	19	10	44	80

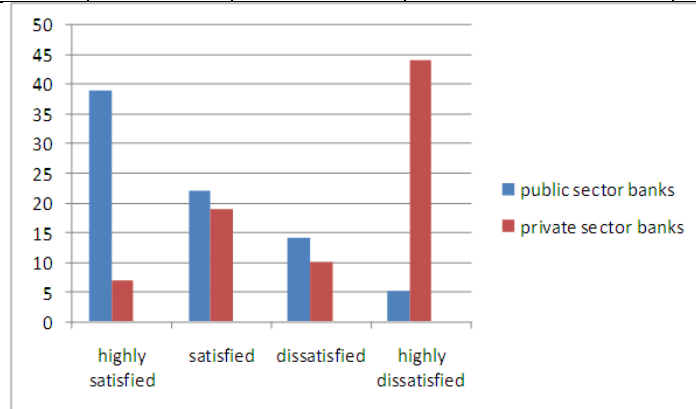


Table-18: Testing of significance of average of scores obtained by different categories of sample employees in both the organization as per their job security

Overall Impact	No of respondent	Average score of impact in public sector banks	Average score of impact in private sector banks	Differences X1-X2	Value of s	Value of t	Value of t.05 d.f n1+n2-2	Whether significant insignificant
Officers	18	3.28	1.67	1.61	0.9330	5.177	2.03	significant
Clerks	48	2.25	1.96	0.29	1.180	1.20	3	significant
Peons	9	3.22	1.88	1.34	1.13	2.51	2.120	significant
Others	5	3.80	1.80	2	1.012	3.122	2.306	significant
Total	80							

Table 18 has been prepared with the help of table 16 and table 17 to test the significance of the differences between the level of impact/ satisfaction in public and private sector banks. It is clear from the table that in all the categories of employees the difference between the satisfaction in public and private banks is significant at 0.05 level of significance. If we take all 80 respondents together we find that the difference between the satisfaction level of employees in both the organisations is also significant. Now we can safely conclude that employees of public are more satisfied than the employees of private as per their job security

(vii) Well defined promotion policies and its impact/ satisfaction

Table-19: Effects/ level of satisfaction of all sample employees of public sector banks as per their well defined promotion policies

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	41	21	13	5	80

Table-20: Effects/ level of satisfaction of all sample employees of private sector banks as per their well defined promotion policies

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	6	25	11	38	80

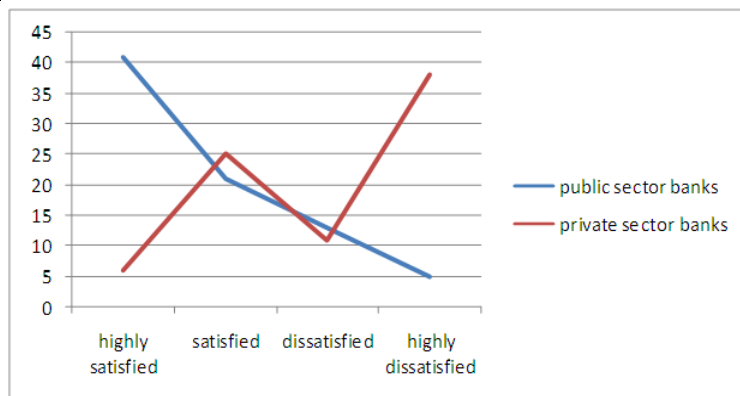


Table-21: Testing of significance of average of scores obtained by different categories of sample employees in both the organization as per their well defined promotion policies

Overall Impact	No of respondent	Average score of impact in public sector banks	Average score of impact in private sector banks	Differences X1-X2	Value of s	Value of t	Value of t.05 d.f n1+n2-2	Whether significant insignificant
Officers	18	3.44	1.77	1.67	1.022	4.90	2.03	significant
Clerks	48	3.08	2.125	.955	.9627	4.86	3	significant
Peons	9	3.22	1.88	1.34	1.13	2.51	2.120	significant
Others	5	3.80	1.80	2	1.012	3.122	2.306	significant
Total	80							

Table 21 has been prepared with the help of table 19 and table 20 to test the significance of the differences between the level of impact/ satisfaction in public and private sector banks. It is clear from the table that in all the categories of employees the difference between the satisfaction in public and private banks is significant at 0.05 level of significance. If we take all 80 respondents together we find that the difference between the satisfaction level of employees in both the organisations is also significant. Now we can safely conclude that employees of public are more satisfied than the employees of private as per their well defined promotion policies.

(viii) Relationship at work and its impact/ satisfactions

Table-22: Effects/ level of satisfaction of all sample employees of public sector banks as per their relationship at work

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	33	27	11	9	80

Table-23: Effects/ level of satisfaction of all sample employees of private sector banks as per their relationship at work

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	6	8	22	44	80

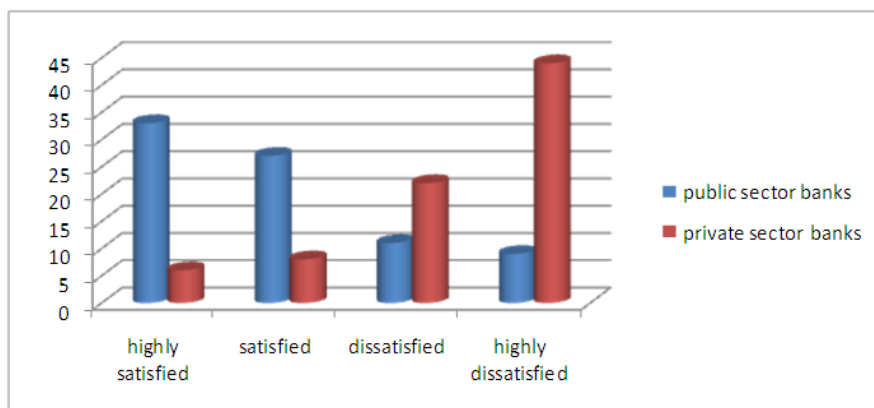


Table-24: Testing of significance of average of scores obtained by different categories of sample employees in both the organization as per their relationship at work

Overall Impact	No of respondent	Average score of impact in public sector banks	Average score of impact in private sector banks	Differences X1-X2	Value of s	Value of t	Value of t.05 d.f n1+n2-2	Whether significant insignificant
Officers	18	3.28	1.17	2.11	1.067	5.93	2.03	significant
Clerks	48	2.98	1.71	1.27	.9503	6.55	3	significant
Peons	9	2.00	1.67	0.33	1.391	5.02	2.120	significant
Others	5	2.80	1.60	1.20	1.118	1.695	2.306	insignificant
Total	80							

Table 24 has been prepared with the help of table 22 and table 23 to test the significance of the differences between the level of impact/ satisfaction in public and private sector banks. It is clear from the table that in all the categories of employees the difference between the satisfaction in public and private banks is significant at 0.05 level of significance. If we take all 80 respondents together we find that the difference between the satisfaction level of employees in both the organisations is also significant. Now we can safely conclude that employees of public are more satisfied than the employees of private as per their relationship at work.

(ix) Use of new skills and knowledge and its impact/ satisfaction

Table-25: Effects/ level of satisfaction of all sample employees of public sector banks as per their use of new skills and knowledge

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	8	20	14	38	80

Table-26: Effects/ level of satisfaction of all sample employees of private sector banks as per their use of new skills and knowledge

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	39	33	5	3	80

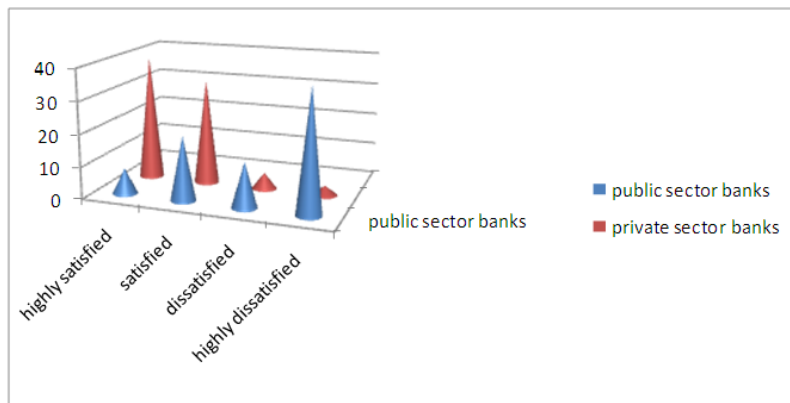


Table-27: Testing of significance of average of scores obtained by different categories of sample employees in both the organization as per their use of new skills and knowledge

Overall Impact	No of respondent	Average score of impact in public Sector banks	Average score of impact in private Sector banks	Differences X1-X2	Value of s	Value of t	Value of t.05 d.f n1+n2-2	Whether significant insignificant
Officers	18	1.78	3.44	-1.66	.9175	-5.42	2.03	insignificant
Clerks	48	2.08	3.27	-1.19	.8699	-6.70	3	insignificant
Peons	9	1.33	3.33	-2.00	1.155	-3.67	2.120	insignificant
Others	5	2.00	3.80	-1.80	1.05	-2.71	2.306	insignificant
Total	80							

Table 27 has been prepared with the help of table 25 and table 26 to test the significance of the differences between the level of impact/ satisfaction in public and private sector banks. It is clear from the table that in all the categories of employees the difference between the satisfaction in public and private banks is insignificant at 0.05 level of significance. If we take all 80 respondents together we find that the difference between the satisfaction level of employees in both the organisations is also insignificant. Now we can safely conclude that employees of private are more satisfied than the employees of public as per their use of new skills and knowledge.

(x) Better training and career development opportunities and its impact/ satisfaction

Table-28: Effects/ level of satisfaction of all sample employees of public sector banks as per their better training and career development opportunities

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	7	10	23	40	80

Table-29: Effects/ level of satisfaction of all sample employees of private sector banks as per their better training and career development opportunities

	High Satisfied	Satisfied	Dissatisfied	Highly Dissatisfied	No. of Respondents
Total	40	21	12	7	80

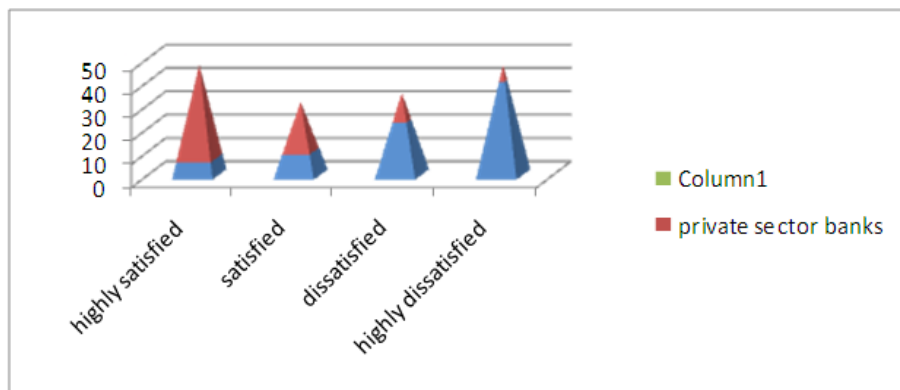


Table-30: Testing of significance of average of scores obtained by different categories of sample employees in both the organization as per their better training and career development opportunities

Overall Impact	No of respondent	Average score of impact in public sector banks	Average score of impact in private sector banks	Differences X1-X2	Value of s	Value of t	Value of t.05 d.f n1+n2-2	Whether significant insignificant
Officers	18	1.72	3.44	-1.72	1.000	-3.64	2.03	insignificant
Clerks	48	1.83	3.02	-1.19	.9656	-6.03	3	insignificant
Peons	9	1.88	3.22	-1.34	1.07	-2.65	2.120	insignificant
Others	5	1.60	3.60	-2	1.024	-3.08	2.306	insignificant
Total	80							

Table 30 has been prepared with the help of table 28 and table 29 to test the significance of the differences between the level of impact/ satisfaction in public and private sector banks. It is clear from the table that in all the categories of employees the difference between the satisfaction in public and private banks is significant at 0.05 level of significance. If we take all 80 respondents together we find that the difference between the satisfaction level of employees in both the organisations is also insignificant. Now we can safely conclude that employees of private are more satisfied than the employees of public as per their better training and career development opportunities.

5. MAJOR FINDINGS

From the above discussion we can find that if all the factors are considered separately then public sector working women are more satisfied than the private sector working women.

Implications:

1. Due to this satisfaction in job Physical problems and health problems like heart diseases, ulcers, arthritis, and increased frequency of drinking and smoking, cardiovascular, gastrointestinal, endocrine and other stress related disorders occurs.
2. Psychological and behavioral problems like change of moods, inferiority complex, widespread resentment, reduced aspirations and self esteem, reduced motivation and job skills.
3. Organizational: job dissatisfaction, behavioral problems, production turn over, increased absenteeism, increased accidents, lower productivity.

6. CONCLUSION

The productivity of the work force is the most important factor as far as the success of an organization is concerned. The productivity in turn is dependent on the well being of the employees. In an age of highly dynamic and competitive world, to be a satisfied person is a difficult task that can affect him on all realms of life. The growing importance of interventional strategies is felt more at organizational level. This particular research was intended to study the impact of occupational stress on all the employees of private and public sector. Although certain limitations were met with the study, every effort has been made to make it much comprehensive. It is expected to draw attention from policy makers and men of eminence in the related fields to resume further research.

7. RECOMMENDATIONS

Employees are the assets of an organization and to retain them in organization some Effective measures should be taken into concern. Factors like Salary, Organizational Culture, Job Stress and job commitment should be the prime area for a manager and To alleviate the negative consequences of these factors, more effort on the part of policy makers, practitioners, and organizational management has to envisage which are as follows:

- Salary should be according to job profile and stress level of employees.
- Certain modern techniques like Yoga, Instrumental activities should be included in organization to reduce the job stress.
- There must be brain storming between employees and employers relating to their job profile, job stress, and salary from time to time in order to increase their job-commitment.
- Proper award should be given for overtime.

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