



## A STUDY OF EMPLOYEE SATISFACTION TOWARDS EMPLOYER: A CASE STUDY OF ICICI BANK

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**Abstract:** *The banking sector has seen many changes over the years, which has put new challenges and realities in front of the bank employees. The purpose of this study is to find out the impact of certain dimensions on employees' job satisfaction in ICICI Bank. Authors hypothesized that Salary, Compensation & Benefits; Promotion; Career Development & Training; Interpersonal Relations and Working Conditions (Independent variables) and Job Satisfaction (dependent variable) play a significant role in employee satisfaction, resulting in increased employee satisfaction and loyalty. Result shows that in Model I, the high degree of positive correlation between the predictor variable (working conditions) and the dependent variable (Total Job Satisfaction). The multiple R in Model II indicated very high degree of positive correlation between the independent variables (working conditions and Career Development & Training) and the dependent variable Total Job Satisfaction. The results of the study emphasize on the role of employees' job satisfaction and the responsibilities of organizations in fostering good quality HRM practices in the service sectors, and offers an alternative pathway in employee satisfaction and performance. These results add to the evidence that HR practises influences business outcomes rather than the other way around.*

**Keywords:** *Job Satisfaction, Banking Sector, Working Conditions, Career Development and Training.*

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## INTRODUCTION

Several studies have demonstrated that "enriched" jobs (i.e., jobs that are complex and challenging) often enhance the motivation, satisfaction, and productivity of people at work. We believe that it is now appropriate to examine the specific *circumstances* under which enriched jobs have the most (and least) beneficial impact on the people who do them (Oldham, 1975). Shaukat, et al. (2012,) concluded that human resource plays a vital role in the progress and attaining goals of an organization and society as a whole. Money is the life blood for an organization but it is human resource which pumps the blood in the body. Financial resources show the worth of a company but maintain the long-term existence is possible when human capital is utilized effectively and efficiently. So every company is in a battle to hire the best human minds and to utilize them to get finest results. This goal can be achieved by satisfying workforce. A satisfied unit of employees put more efforts to uplift the organization and achieve its goals. So, satisfaction is one of the attitudes most studied in an organizational context.

A large number of practitioners, academicians and researchers are agreed on numerous important determinants of job satisfaction like team work, good environment, job autonomy, behaviour of leadership, organizational commitment, salary, motivation, relation with co-workers and nature of work. But the effect of each factor is not determined in different conditions and environment. It is very important to understand that retaining an employee is better than to hire new ones and train them to get desired and goal oriented results" (Hussain, 2011). To keep pace with this high competition, there is a need to adopt such policies and strategies that create superiority on rivalry organizations which further can role in the development of country's economy (Hassan et al, 2013).

Several key areas critical to effectively managing the employees' experience and achieving desired business results:

- The company's management and leadership.
- The organization's performance climate, including the work environment, communications, and relationships among co-workers.
- The employee's job and their "place" within the organization.
- The organization's customer orientation – factors that facilitate or inhibit creating a positive customer experience and aspects that customers like and dislike about their



experiences with the bank, its products and services, people, and business processes.

## REVIEW OF LITERATURE

Saleem et al. (2013) identified the impact of factors. Linear regression and correlation were applied for analyzing the data and results indicated that the factors: recruitment and selection procedures, organizational policy and strategy, nature of work, job stress, personality and communication were significantly related to job satisfaction and further indicate that job stress, communication and personality have a significant but weak impact on job. Oriarewo et al. (2013) investigated the relationship between job rewards and job satisfaction of employees in the Nigerian banking sector. It was found that job satisfaction was more related to extrinsic rewards than intrinsic rewards also *age and gender* differences moderates the relationship between job satisfaction and job rewards as in their analysis older employees were more satisfied than younger employees, while the satisfaction levels with respect to the variable, job rewards received by the male and female employees varied. Panghal and Bhambu (2013) concluded that job satisfaction was closely related to the *nature of work, the quality of management, supervisor behaviour, co-workers behaviour, pay, promotion, organizational aspects and working environment* have significant inclination towards optimistic supervisory behavior and pleasant organizational setup. It influences good employee performance and maintains good employee health and longevity. Devi and Chandraiah (2013) opined that the dissatisfaction was greater in the age group of 40-50 years than in the *age* group of 30-40 years, women employees in commercial banks were more satisfied with their jobs as compared to men, positive relationship was found between status of employees and job satisfaction due to the fact that positions at high level provide more rewards than those at lower level, importance of *salary* may vary from job to job and from situation to situation. Sinha and Kumar (n. d.) pinpointed that job satisfaction of private sector banks was comparatively slightly lower than in public sector banks because of the *job insecurity, salary not at par with experience*, not much value or credit was given for the tasks accomplished and monotonous nature of job. They considered job security as one of the most important ingredients of job satisfaction among bank employees. Yadav and Dabhade (2014) revealed the importance of work life balance for women employees. They concluded that utilizing management skills enabled employees to have a job satisfaction and



balance between work and home life. The study also revealed that there were many causes for stress in the workplace and the possibility for eliminating all of them was impossible. Bowra and Nasir (2014) explored the impact of fairness of performance appraisal on employee motivation and job satisfaction and endeavors to influence banking sector of Pakistan. The study included dependent variables as *motivation* and *job satisfaction* and independent variable was fairness of performance appraisal. They concluded that to build satisfaction and motivation, managers needed to be well-advised to make the participants feel that the process was conducted fairly. Jeet and Sayeeduzzafar (2014) examined the impact of human resource management practices on job satisfaction of private sector banking employees. They estimated regression model which identified that the HRM practices like *training, performance appraisal, team work and compensation* had significant impact on job satisfaction.

Hossain (2014) opined on the relative importance of job satisfaction factors and their impacts on the overall job satisfaction of employees. The jest of the study was simply an observation that some employees seem better adjusted and happier at work and were able to cope well with the demands of the working environment while others were not. Khan and Parveen (2014) attempted to find the degree of overall job satisfaction prevailing among the bank employees on different factors contributing to their job satisfaction, in the light of current realities. Results showed the mean and standard deviation of five variables, Salary, Compensation and Benefits, Promotion, Career Development, Training, Interpersonal Relations and Working Conditions and their sub variables in public and private sector banks in India. It was found that the two sectors have nearly identical levels of satisfaction with very less variation. Khan and Parveen (2014) assessed the level of job satisfaction and contributing variables experienced by bank employees in India. The study compared the satisfaction level of employees working in Canara Bank and ICICI Bank through factors like Salary; Promotion and Training. The results revealed that job satisfaction of public sector bank employees was significantly higher than the private sector bank employees and the major causes of dissatisfaction as perceived by the respondents were poor salary, lack of promotional prospects, poor job status and absence of recognition for good work. Also Private sector bank employees were dissatisfied with job security as compared to public sector bank employees.



## RESEARCH METHODOLOGY

This study is descriptive in nature and based on analysis of results of studies through reports, periodicals and books related to the topic to investigate the relationships between various factors and job satisfaction. Primary data is collected through self structured questionnaire. The final questionnaire consists of 32 statements. The study is mainly intended to concentrate on the dependent variable: job satisfaction. The probing of other dependent variables includes Salary, Compensation and Benefits, Promotion, Career Development and Training, Interpersonal Relations and Working Conditions. The study includes all the level of employees like, Branch Manager, Probationary officer, Cashier, Clerk from ICICI Bank.

## OBJECTIVES OF THE STUDY

The present study has been conducted to pursue the following broad objectives:

1. To review the concept of "Job Satisfaction";
2. To evaluate the contribution of the factors for job satisfaction in ICICI Bank.

## HYPOTHESES

**H<sub>01</sub>** (Null Hypothesis): *There is no significant relationship between Salary, Compensation and Benefits; Promotion; Career Development and Training; Interpersonal Relations and Working Conditions (Independent variables) and Job Satisfaction (Dependent variable) of ICICI Bank.*

**H<sub>02</sub>** (Null Hypothesis): *There is no significant relationship between Overall Job Satisfaction (Independent variable) and Overall Job Performance (Dependent Variable) of ICICI Bank.*

## RELIABILITY OF DATA

Cronbach's alpha is the most common measure of internal consistency ("reliability"). It is most commonly used when we have multiple Likert questions in a survey/questionnaire that form a scale and we determine if the scale is reliable or not. It is also called a scale reliability coefficient.



**Table (1.1): Assessment of Reliability: Variable Wise**

Variables	Cronbach's Alpha ( $\alpha$ )*
Salary, Compensation and Benefits	.855
Promotion	.812
Career Development and Training	.815
Interpersonal Relations	.844
Working Conditions	.805

\*Alpha value of 0.7 or higher are considered acceptable (Nunnally, 1978).

**Source:** Compiled and calculated by researcher through questionnaire.

## FACTOR ANALYSIS

Factor analysis has been conducted to find out validity of the factors that contribute towards the employee satisfaction. Following table shows the results of Kaiser-Mayer-Olkin (KMO) measures of sampling Adequacy of the data.

**Table (1.2): Assessment of KMO and Bartlett's Test**

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.781
Bartlett's Test of Sphericity	Approx. Chi-Square	1.027E4
	Df	496
	Sig.	.000

**Source:** Compiled and calculated by researcher through questionnaire.

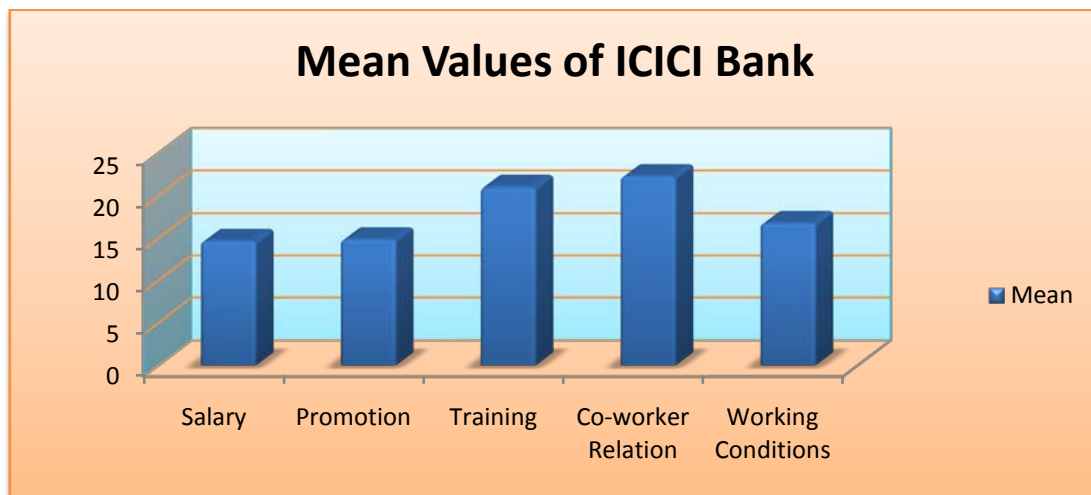
Kaiser Meyer-Olkin Measure of Sampling Adequacy recommends accepting values greater than 0.6 and the value generated is 0.781 which falls in the range of being good. So the validity of data is confirmed.

## ANALYSIS

**Table (1.3): Factor wise Description**

Particulars	ICICI Bank	
	Mean	Std. Deviation
Salary, Compensation and Benefits	14.6875	4.02217
Promotion	14.8783	4.50599
Career Development and Training	21.0279	4.45798
Co-worker Relation	22.2886	4.60776
Working Conditions	16.8083	3.71390
Overall Job Satisfaction	3.56	.917
Overall Job Performance	3.34	1.087

**Source:** Compiled and calculated by researcher through questionnaire.



**H<sub>0</sub>1 (Null Hypothesis):** *There is no significant relationship between Salary, Compensation and Benefits; Promotion; Career Development and Training; Interpersonal Relations and Working Conditions (Independent variables) and Job Satisfaction (Dependent variable) of ICICI Bank.*

Table (1.4), indicates the analysis with points of interpretation, five models were tested but only 1 and 2 have been discussed. In model first, only one variable (*Career Development and Training*) met the entire requirement included in the first equation.

#### **Model I –**

Total Job Satisfaction (Y) = 0.617 + 0.155 (Working Conditions)

And in the second model, only two variables met the requirement included in the final equation.

**Model II –** Total Job Satisfaction (Y) = 0.177 + 0.092 (Working Conditions) + 0.072 (Career Development and Training)

Four variables in Model I, and three variables in Model II did not meet the requirement: Average 1, Average 2, Average 3 and Average 4 (*Salary, Compensation and Benefits; Promotion; Career Development and Training and Interpersonal Relations*) and Average 1, Average 2 and Average 4 (*Salary, Compensation and Benefits; Promotion and Interpersonal Relations*) respectively.

In Model I, the multiple shows the high degree of positive correlation between the predictor variable Average 5 (Working Conditions) and the dependent variable Total Job Satisfaction (0.890). The multiple R of Model II, indicate 0.955, which is very high degree of positive correlation between the independent variables Average 5 and Average 3 (Working



Conditions and Career Development and Training) and the dependent variable Total Job Satisfaction.

**Table (1.4): Coefficients<sup>a</sup> (ICICI Bank)**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Beta
	B	Std. Error	Beta			
1 (Constant)	.617	.096		6.404	.000	
Average 5	.155	.006	.890	27.402	.000	
2 (Constant)	.177	.068		2.590	.010	
Average 5	.092	.005	.527	17.249	.000	
Average 3	.072	.004	.502	16.449	.000	
3 (Constant)	-.169	.058		-2.911	.004	
Average 5	.079	.004	.456	19.308	.000	
Average 3	.070	.003	.488	21.286	.000	
Average 1	.040	.003	.214	12.442	.000	
4 (Constant)	-.296	.050		-5.968	.000	
Average 5	.062	.004	.356	16.238	.000	
Average 3	.057	.003	.397	18.848	.000	
Average 1	.043	.003	.227	16.039	.000	
Average 4	.029	.003	.214	9.741	.000	
5 (Constant)	-.317	.043		-7.335	.000	
Average 5	.050	.004	.290	13.959	.000	
Average 3	.054	.003	.379	20.560	.000	
Average 1	.032	.003	.167	11.513	.000	
Average 4	.034	.003	.245	12.562	.000	
Average 2	.023	.003	.135	7.988	.000	

a. Dependent Variable: Total Job Satisfaction

**Source:** Compiled and calculated by researcher through questionnaire.

The  $\beta$  values for Model I and II are 0.890 for Average 5 alone and 0.527 and 0.502 for Average 5 and Average 3 (Working Conditions and Career Development and Training), indicates the relative influence of entered variables. The direction of influence for both Models is positive.

**Table (1.5): Model Summary (ICICI Bank)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890 <sup>a</sup>	.791	.790	.34835
2	.955 <sup>b</sup>	.912	.911	.22669
3	.975 <sup>c</sup>	.951	.950	.16988
4	.983 <sup>d</sup>	.967	.966	.13968
5	.987 <sup>e</sup>	.975	.974	.12148





- Predictors: (Constant), Average 5
- Predictors: (Constant), Average 5, Average 3
- Predictors: (Constant), Average 5, Average 3, Average 1
- Predictors: (Constant), Average 5, Average 3, Average 1, Average 4
- Predictors: (Constant), Average 5, Average 3, Average 1, Average 4, Average 2

**Source:** Compiled and calculated by researcher through questionnaire.

**Table (1.6): ANOVA<sup>f</sup> (ICICI Bank)**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	91.116	1	91.116	750.860	.000 <sup>a</sup>
	Residual	24.027	198	.121		
	Total	115.144	199			
2	Regression	105.020	2	52.510	1021.823	.000 <sup>b</sup>
	Residual	10.124	197	.051		
	Total	115.144	199			
3	Regression	109.488	3	36.496	1264.688	.000 <sup>c</sup>
	Residual	5.656	196	.029		
	Total	115.144	199			
4	Regression	111.339	4	27.835	1426.569	.000 <sup>d</sup>
	Residual	3.805	195	.020		
	Total	115.144	199			
5	Regression	112.281	5	22.456	1521.634	.000 <sup>e</sup>
	Residual	2.863	194	.015		
	Total	115.144	199			

- Predictors: (Constant), Average 5
- Predictors: (Constant), Average 5, Average 3
- Predictors: (Constant), Average 5, Average 3, Average 1
- Predictors: (Constant), Average 5, Average 3, Average 1, Average 4
- Predictors: (Constant), Average 5, Average 3, Average 1, Average 4, Average 2
- Dependent Variable: Total Job Satisfaction

**Source:** Compiled and calculated by researcher through questionnaire.

Table indicates the F-test values and significance values. The P value for Model I is 0.00 for Average 5 alone and For Model II is 0.00 for both Average 5 and Average 3 (Working Conditions and Career Development and Training), which are significant statistically.

Hence, there is significant relationship between Salary, Compensation and Benefits; Promotion; Career Development and Training; Interpersonal Relations and Working



Conditions (Independent variables) and Job Satisfaction (Dependent variable) of ICICI Bank. Therefore, Null Hypothesis is rejected.

Researcher hope that by using the data both to shed light on a number of descriptive questions concerning job satisfaction and to estimate a level of job satisfaction reveals the importance of various dimensions in banking sector.

**H<sub>0</sub>2 (Null Hypothesis):** *There is no significant relationship between Overall Job Satisfaction (Independent variable) and Overall Job Performance (Dependent Variable) of ICICI Bank.*

Table (1.7) exhibit the relationship between Total Job satisfaction (Independent variable) and Overall Job Performance (Dependent Variable) of ICICI Bank.

In case of ICICI Bank, the relationship between Overall Job Satisfaction (Independent variable) and Overall Job Performance (Dependent Variable) of ICICI Bank defined the correlation coefficient ( $r$ ) is 0.405 which is a moderate degree of positive correlation. The coefficient of determination ( $r^2$ ) is 0.164 indicating that only 16.4 per cent of variance is explained by this relationship.

**Table (1.7): Model Summary (ICICI Bank)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.405 <sup>a</sup>	.164	.160	.996

a. Predictors: (Constant), Overall Job Satisfaction

**Source:** Compiled and calculated by researcher through questionnaire.

**Table (1.8): Coefficients<sup>a</sup> (ICICI Bank)**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.635	.283		5.773	.000
Total Job Satisfaction	.480	.077	.405	6.235	.000

a. Dependent Variable: Overall Job Performance

**Source:** Compiled and calculated by researcher through questionnaire.

The regression equation Y on X shows that every unit change in X that is Overall Job Satisfaction of ICICI Bank there is 0.480 units change in Y that is Overall Job Performance of ICICI Bank. The Intercept value is 1.635 indicating the role of other factors. The t- value is 6.235 for 200 respondents, and also indicates the p- value is 0.000 which is less than 0.05, which leads to significant statistically, hence there is significant relationship between Total



Job Satisfaction (Independent variable) and Overall Job Performance (Dependent Variable) of ICICI Bank. Hence, the Null Hypothesis is rejected.

## **CONCLUSIONS**

On the basis of logical inferences drawn from the analysis and interpretation of facts and figures, the hypothesis formulated for the study has been tested at the end. Many of the employees of Banking Sector were not satisfied. As per the findings and suggestions of the study, researcher could derive the conclusions given in the next chapter.

In conclusion, the analysis did support both the hypotheses and it showed very less variation in terms of satisfaction level in both the banks. Multiple Regression and Simple linear regression was used to check the impact factor. In today's scenario the importance of human behaviour is increasing day to day. Banking Sector can enhance the job satisfaction of employees by taking some step in aptly direction. For this administrative wing and employee wing both have to try. Employees of the Banking Sector have many questions as well as they are facing problems from management. There is a need to give the attention on solution of employees' questions whenever it arises.

1. R Square shows the percentage change in the dependent variable due to the independent variable. The Value (0.754 in Canara Bank and 0.674 in ICICI Bank) of R Square shows that model 1 explains, that independent variables explain 75.4% in Canara Bank and 67.4% in ICICI Bank, of the variability of dependent variable. This result supports alternate hypothesis which assumed a causal relationship between the model (independent and dependent variables).
2. Major causes of dissatisfaction as perceived by the respondents were poor salary, lack of promotional prospects, poor job status and absence of recognition for good work.
3. Private sector bank employees were dissatisfied with job security as compared to public sector bank employees. On the other hand, public sector bank employees were suffering from poor working conditions and absence of incentive bonus.

To enhance job satisfaction and to improve overall performance of commercial bank employees, the following recommendations may be made in the light of the present findings:



- When an employee feels dissatisfied then he/she should figure out the problem and reason for the same.
- Sometimes awful bosses is the reason for dissatisfaction
- Employees should give their best and should try hard for the job.
- Sometimes rewards are good to enhance the satisfaction level
- Working hours should be appropriate.
- Management should maintain healthy competition among employees.
- Performance appraisal system is good to motivate employees.
- Overburdening can also cause dissatisfaction.
- Maintaining healthy relationship with colleagues is important to satisfy employees
- Motivation through various techniques increases the Satisfaction level of employees.
- Employees should learn to cope up with the uncertainties and competitive environment.

## **LIMITATIONS OF THE STUDY**

1. One of the limitations of this study is the single institution focus from each sector which does not allow for generalizing the findings to a larger population.
2. A second limitation is mandated participation. Employees who are already displeased with their job and facing more uncertainty because of internal strife and massive organizational change will be more inclined to reflect those feelings in how they completed the survey.
3. Selected HR practices were only studied.

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