

Study on Employee Job Satisfaction of SBI Bank Employees

Divya Vaishnav

Under the Guidance of Dr. Antony Raj Maria (Assistant prof.)

Master of Business Administration
NIMS Institute of Management & Commerce
NIMS University Rajasthan, Jaipur

ABSTRACT

The present study “A study on job satisfaction of bank employees with reference to State Bank of India, Kanyakumari District” is an empirical study based on the survey conducted through census method among the employees working in the State Bank of India in Kanyakumari District. The primary data related to the employees working in the State Bank of India in Kanyakumari District have been collected through a pre-structured questionnaire, prepared by the researcher. The questionnaire contains questions pertaining to personal data, socio economic data, employment details and satisfaction in work.

INTRODUCTION

Job satisfaction is a psychological phenomenon which explains the state of mind of the workers related to their job. Psychological mental state of the workers in relation to their job may be positive or negative. While a set of workers in any organisation have positive job satisfaction, others may have negative job satisfaction in their job. Therefore, in every organisation there are workers with positive and negative job satisfaction. It indicates that the job satisfaction of workers differs from individual to individual. It could also be noticed that in every organisation, there are workers with different levels of job satisfaction. Differing levels of job satisfaction have a positive or negative impact on the work performance of the employees in their job. Hence the differing levels of job satisfaction is a serious issue to be noticed immediately. The present chapter explains the differing levels of job satisfaction among different sets of employees in State Bank of India in Kanyakumari District. It helps to locate the set of workers who are dissatisfied in their job in State Bank of India in Kanyakumari District. Further locating of such workers who are dissatisfied in their job is helpful to suggest suitable measures to overcome job dissatisfaction. Because job dissatisfaction of the individuals has serious consequences in the organisation. Primary data elicited through the structured questionnaire have been used for the preparation of this paper.

NEED FOR STUDY

METHODOLOGY –

The present study “A study on job satisfaction of bank employees with reference to State Bank of India, Kanyakumari District” is an empirical study based on the survey conducted through census method among the employees working in the State Bank of India in Kanyakumari District. The primary data related to the employees working in the State Bank of India in Kanyakumari District have been collected through a pre-structured questionnaire, prepared by the researcher (a copy of which is appended in Appendix I). The questionnaire contains questions pertaining to personal data, socio economic data, employment details and satisfaction in work. Before finalising the questionnaire, discussions were held with a selected number of bank employees working in the study area. Based on the discussion, the questionnaire was modified. Then a pilot study was conducted with 30 bank employees equally representing official, clerical and substaff category. The pilot study helped to pretest the questionnaire. After taking into account the results of pretesting, the reliability testing and validation of the questionnaire were done. The difficulties in answering some of the questions were the modified as suggested by the bank employees. On the basis of this rigorous process, the questionnaire was finally shaped, and the same was used for data collection. The secondary data relating to the study have been collected from various journals, bulletins, magazines, newspapers, books, periodicals, internet and unpublished documents.

JOB SATISFACTION MEASUREMENT MODEL-

In the present study, the investigator used Porter's model for measuring job satisfaction. The twenty job characteristics identified by the Porter have been used for measuring job satisfaction. All these 20 job characteristics have been used for further analysis. They are The Porter's model measures the job satisfaction of the bank employees with respect to 20 job characteristics in three stages by using three types of questions namely a, b, c (a) How much he/she finds about characteristics in the job (Perception) (b) How much he/she would like to have the characteristics in the job (Aspiration) (c) How important are these characteristics for him/her? The above three questions measure three attitudes of the employees with respect to 20 identified job characteristics namely the perception of the employee about a particular job characteristics. The aspiration of the employee about particular job characteristics. The importance what the employee attributes to a particular job characteristics. The above attitudinal survey was conducted with respect to all the 20 job characteristics. Every respondent was asked to answer a, b, c by encircling a number on the rating scale ranging from 5 to 1 for each characteristic in three situations. Encircling the lowest number indicates that the respondent attributes minimum value to the particular job characteristics and encircling the highest number represents that the respondent attributes a high value to a particular job characteristic.

Then the discrepancy scores for each of the 20 job characteristics were calculated as the difference between aspiration and perception (b-a). The result may be positive or negative. Then the resultant scores were multiplied by the corresponding scores of perceived importance (c) attributed by each respondent for each characteristic. This was done for each of the 20 job characteristics. Then the final scores of c (b-a) were summed up to calculate the overall job satisfaction of the State Bank of India employees in Kanyakumari District.

SCALING TECHNIQUE-

In the study the variables which cause job satisfaction are analysed through scaling technique. There are 31 variables identified as influencing job satisfaction. All these variables have been observed in the study. There are 31 statements (Positive and negative) depicting the influence of the variable on job satisfaction with Likert type 5 point scale was evolved. Thus each statement has five alternatives from which the respondents have to choose the one which expresses his/her response. To get the total job satisfaction score of a respondent for positive statement five points were given for Highly Influence state, four for Influence state, three for No Influence state, two for Negative influence state and one for Highly Negative Influence state. Likewise for negative statements, highly influence state response was given a weightage of 1, Influence state response was assigned the weightage of 2, No Influence state had the weightage of 3, Negative Influence state of weightage had 4 and Highly Negative Influence state had the weightage of 5. Thus the total job satisfaction score of a respondent is calculated by adding up the scores marked by the respondent with respect to 31 statements.

MEASUREMENT OF JOB SATISFACTION-

Among the available models, Porter's model is identified to be the best model to measure the level of job satisfaction. The Porter's model measures the job satisfaction of the bank employees through the answers by the employees for three questions asked. The three answers to the questions measure the perception, aspiration and the importance given by the employee to each of the identified job characteristics as outlined by Porter. The questions raised before the employees in State Bank of India reveal the state of mind related to job satisfaction which are represented in the questionnaire by the alphabet a, b and c. The questions are (a) How much he/she finds about the characteristics in the job? (Perception) (b) How much he/she would like to have the characteristics in the job? (Aspiration) (c) How much important are these characteristics for him/her? (importance). The question with the letter 'a' represents the perception of the employee about job characteristics related to his / her job which elicits information about the perception of job about particular job characteristics. Similarly the question represented by the alphabet 'b' represents the aspiration of the employee about a particular job characteristic and the question represented by the alphabet 'c' measures the importance what the employee attribute to a particular job characteristic in his / her job.

For each item of job characteristics a respondent was asked to answer three states of their mind represented by a, b, c by circling a number on the rating scale ranging from 5 to 1. Encircling a lower valued number represents the lower significance the respondent attributes to a particular job characteristics and encircling a higher number represents higher significance the employee attributes to a job characteristic. Then the discrepancy scores were calculated as the difference between aspiration and perception (b-a). The result may be positive or negative. The symbol is neglected and sign does not have any significance. Both types of scores were multiplied by the corresponding score of perceived importance (c) of a respondent for each characteristic. This was done for each of 20 job characteristics. The scores of c (b-a) were summed up to calculate the overall job satisfaction of each State Bank of India employee in Kanyakumari District.

Thus an employee with a very high level of job satisfaction gets a maximum score of (+) 400 that is 20 Job characteristics 5(5-1) and another employee with total dissatisfaction can get a score of (-) 400 that is 20 characteristics 5(1 -5). So the job satisfaction scoring range varies between +400 and -400.

SOURCES OF JOB SATISFACTION



OBJECTIVES OF THE STUDY-

The main objective of this article is:

- To measure the level of job satisfaction of bank employees in the State Bank of India in Kanyakumari District.

ANALYSIS & FINDINGS JOB SATISFACTION IN STATE BANK OF INDIA-

Job satisfaction scores as measured through Porter's model presents the level of job satisfaction of the employees in State Bank of India in Kanyakumari District. The actual job satisfaction scores scored by the employees of State Bank of India in Kanyakumari District ranged between 1 and 358. It is interesting to find that in the study area none has negatively scored. It indicates that no employee working in State Bank of India in Kanyakumari District is totally dissatisfied in his / her job.

RESEARCH METHODOLOGY

1. **Primary sources of data-** The primary data were collected through field survey. Direct interview method was adopted to collect the required information from the respondents by providing detailed questionnaire to them.
2. **Secondary sources of data-** The secondary data were collected from books, journals Magazines, News papers, Reports, Websites and other supplementary sources.
3. **Sample Design-** A random sampling method is used to collect the samples from the employees of SBI in Vellore District. A well framed questionnaire was circulated among the employees. Totally 185 questionnaire were circulated among them; and only 162 were returned the filled in questionnaire. Out of this, 150 questionnaire were found usable for study. Hence, the exact size of the study is 150.
4. **Analysis of Data-** The researcher has analysed the collected data with the help of averages and percentages. Basically all the data were converted as codes in the master sheet. The findings were displayed through statistical applications like tables, Charts and Diagrams. The new insights and various dimensions of the findings were interpreted with the help of Tables, Charts and Diagrams.

RESEARCH GAP-

From the review of literature it is found that there are various researches have been conducted in the area of job satisfaction in different sectors. There was no in-depth research on the employee job satisfaction in State Bank of India in Vellore district. So there is a research gap and the researcher would like to address the research gap by carrying out a research on job satisfaction of employees in State Bank of India in Vellore district.

ANALYSIS OF DATA

Job satisfaction of employees in State Bank of India in Vellore District is ascertained through the primary data obtained from them. The questionnaire is considered as an instrument to obtain the responses from the employees of State Bank of India in Vellore District. The primary data is first treated with percentage analysis to exactly present the details about the background of employees in state bank of India in Vellore District and their responses.

TABLE-1 GENDER OF EMPLOYEES

GENDER	No. of Respondents	Percentage (%)
Male	93	62
Female	57	38
TOTAL	150	100

From the above data, it is observed that 62% of employees are male and 38% of employees are female.

It is noted that most of the employees are male.

TABLE-2 AGE OF EMPLOYEES

AGE	No. of Respondents	Percentage (%)
Less than 20 years	27	18
21 to 30 years	59	39
31 to 40 years	26	17
More than 40 years	38	26
TOTAL	150	100

The above table shows 18% of employees are less than 20 years of age, 39% are 21 to 30 years; 17% are 31 to 40 years; and 26% are more than 40 years.

Therefore, it is quoted that most of the employees are in the age group of 21 to 30 years.

TABLE-3 EDUCATIONAL STATUS OF EMPLOYEES

Educational Status	No. of Respondents	Percentage (%)
School Level	18	12
Under Graduate	63	42
Post Graduate	46	31
Professional	23	15
Total	150	100

The above data, that 12% of employees have studied up to school level; 42% of employees studied up to under-graduate; 31% of employees studied up to post-graduate and 15% of employees studied up to professional level.

It is concluded that most of the employees have studied up to under graduate level.

TABLE-4 FAMILY STATUS OF EMPLOYEES

Family Status	No. of Respondents	Percentage (%)
Joint Family	47	31
Nuclear Family	103	69
Total	150	100

From the above table, 31% of employees are having joint families; and 69% are having nuclear families.

Most of the families are living in nuclear families

TABLE-5 JOB POSITION OF EMPLOYEES

Position of Employees	No. of Respondents	Percentage (%)
Manager	11	07
Officer	37	25
Clerk	54	36
Sub-staff	48	32
Total	150	100

From the above table, it is observed that 7% of employees are manager; 25% of employees are officer; 36% are clerk and 32% are sub-staff.

It is noticed that most of the employees are clerk.

TABLE-6 JOB EXPERIENCE OF EMPLOYEES

Job of experienced employees	No. of Respondents	Percentage (%)
Less than 5 years	22	15
5 to 10 years	37	25
11 to 20 years	48	32
21 to 30 years	26	17
More than 30 years	17	11
Total	150	100

From the above table, it is understood that 15% of employees have less than 5 years of experience; 25% have 5 to 10 years; 32% have 11 to 20 years; 17% have 21 to 30 years ; and 11% have more than 30 years of job experience.

Most of the employees have 11 to 20 years of job experience.

TABLE-7 SALARY, ALLOWANCES AND OTHER BENEFITS GRANTED IN THE JOB ARE REASONABLE

Salary, Allowances and other benefits	No. of Respondents	Percentage (%)
Strongly Agree	69	46
Agree	42	28
Neutral	07	05
Disagree	26	17
Strongly Disagree	06	04
Total	150	100

From the above table it is noticed that 46% of employees strongly agree; 28% of employees agree; 5% are neutral; 17% of employees disagree and 4% of employees strongly disagree that salary, allowances and other benefits granted in the job are reasonable.

Most of the employees strongly agree that salary, allowances and other benefits granted in the job are reasonable.

TABLE-8 THE TRAINING PROVIDED IN THE JOB IMPROVES THE EFFICIENCY TO DO JOB

Training Period	No. of Respondents	Percentage (%)
Strongly Agree	78	52
Agree	43	29
Neutral	10	07
Disagree	12	08
Strongly Disagree	07	04
Total	150	100

From the above table shows that 52% of employees strongly agree; 29% of employees agree; 7% are neutral; 8% of employees disagree and 4% of employees strongly disagree that the training provided to them in the job improves the efficiency to do the job.

Most of the employees strongly agree that the training provided to them in the job improves the efficiency to do the job.

TABLE-9 RELATIONSHIP AMONG CO-WORKERS IS GOOD

Relationship among Co-workers	No. of Respondents	Percentage (%)
Strongly Agree	6	45
Agree	58	38
Neutral	04	03
Disagree	12	08
Strongly Disagree	09	06
Total	150	100

From the above table shows that 45% of employees strongly agree; 38% of employees agree; 3% are neutral; 8% of employees disagree and 6% of employees strongly disagree that the relationship among coworkers is good.

Majority of the employees strongly agree that the relationship among co-workers is good.

TABLE-10 PRIZES AND AWARDS GRANTED BY THE MANAGEMENT ARE APPRECIABLE

Prizes and Awards granted	No. of Respondents	Percentage (%)
Strongly Agree	62	41
Agree	43	29
Neutral	07	05
Disagree	24	16
Strongly Disagree	14	09
Total	150	100

From the above data shows that 41% of employees strongly agree; 21% of employees agree; 5% are neutral; 16% of employees disagree and 9% of employees strongly disagree that the prizes awards granted by the management are appreciable.

Most of the employees strongly agree that prizes and awards granted by the management are appreciable.

TABLE-11 RECREATIONAL FACILITIES SUCH AS REST ROOMS, CANTEEN, AND LUNCH ROOMS ARE SUFFICIENTLY PROVIDED

Recreational Facilities	No. of Respondents	Percentage (%)
Strongly Agree	67	45
Agree	48	32
Neutral	08	05
Disagree	15	10
Strongly Disagree	12	08
Total	150	100

From the above table shows that 45% of employees strongly agree; 32% of employees agree; 5% are neutral; 10% of employees disagree and 8% of employees strongly disagree that the recreational facilities are sufficiently provided to them.

Most of the employees strongly agree that the recreational facilities are sufficiently provided by them.

TABLE-12 PROMOTION OPPORTUNITY PROVIDED IN THE JOB ARE APPRECIABLE

Promotion opportunity	No. of Responents	Percentage (%)
Strongly Agree	63	42
Agree	47	31
Neutral	07	05
Disagree	16	16
Strongly Disagree	06	06
Total	150	100

From the above data shows that 42% of employees strongly agree; 31% of employees agree; 5% are neutral; 16% of employees disagree and 6% of employees strongly disagree that promotion opportunity provided in the job are appreciable.

Majority of the employees strongly agree that promotion opportunities provided in the job are appreciable.

TABLE-13 THE BOSS AND SUBORDINATE RELATIONSHIP ENCOURAGES THE WORK

Personal Relationship with the Public	No. of Respondents	Percentage (%)
Strongly Agree	61	41
Agree	49	33
Neutral	07	05

Disagree	28	18
Strongly Disagree	05	03
Total	150	100

From the above table shows that 41% of employees strongly agree; 33% of employees agree; 5% are neutral; 18% of employees disagree and 3% of employees strongly disagree that the boss and subordinate relationship encourages the work.

Most of the employees strongly agree that the boss and subordinate relationship encourages the work.

TABLE-14 SAFETY MEASURES PROVIDED BY BANK ARE INADEQUATE

Safety Measures	No. of Respondents	Percentage (%)
Strongly Agree	32	21
Agree	28	19
Neutral	12	08
Disagree	51	34
Strongly Disagree	27	18
Total	150	100

21% of employees strongly agree; 19% of employees agree; 8% are neutral; 34% of employees disagree and 18% of employees strongly disagree that the safety measures provided by bank are inadequate.

Most of the employees disagree that the safety measures provided by the bank are inadequate.

TABLE-15 TRANSFER POLICY APPLIED IN THE BANK IS REASONABLE

Transfer Policy	No. of Respondents	Percentage (%)
Strongly Agree	76	51
Agree	43	29
Neutral	11	07
Disagree	14	09
Strongly Disagree	06	04
Total	150	100

The above table shows 51% of employees strongly agree; 29% of employees agree; 7% are neutral; 9% of employees disagree and 4% of employees strongly disagree that transfer policy applied in the bank is reasonable.

It is noticed that most of the employees strongly agree that transfer policy applied in the bank is reasonable.

Findings :-

1. 62% of employees are male and 38% of employees are female.
2. 18% of employees are less than 20 years of age, 39% are 21 to 30 years; 17% are 31 to 40 years; and 26% are more than 40 years of age.
3. 12% of employees have studied up to school level; 42% of employees studied up to undergraduate; 31% of employees studied up to post-graduate and 15% of employees studied up to professional level.
4. 31% of employees are having joint families; and 69% are having nuclear families.
5. 7% of employees are manager; 25% of employees are officer; 36% are clerk and 32% are sub-staff.
6. 15% of employees have less than 5 years of experience; 25% have 5 to 10 years; 32% have 11 to 20 years; 17% have 21 to 30 years; and 11% have more than 30 years of job experience.
7. 46% of employees strongly agree; 28% of employees agree; 5% are neutral; 17% of employees disagree and 4% of employees strongly disagree that salary, allowances and other benefits granted in the job are reasonable.
8. 52% of employees strongly agree; 29% of employees agree; 7% are neutral; 8% of employees disagree and 4% of employees strongly disagree that the training provided to them in the job improves the efficiency to do the job.
9. 45% of employees strongly agree; 38% of employees agree; 3% are neutral; 8% of employees disagree and 6% of employees strongly disagree that the relationship among co-workers is good.
10. 41% of employees strongly agree; 21% of employees agree; 5% are neutral; 16% of employees disagree and 9% of employees strongly disagree that the prizes awards granted by the management are appreciable.
11. 45% of employees strongly agree; 32% of employees agree; 5% are neutral; 10% of employees disagree and 8% of employees strongly disagree that the recreational facilities are sufficiently provided to them.
12. 42% of employees strongly agree; 31% of employees agree; 5% are neutral; 16% of employees disagree and 6% of employees strongly disagree that promotion opportunity provided in the job are appreciable.
13. 41% of employees strongly agree; 33% of employees agree; 5% are neutral; 18% of employees disagree and 3% of employees strongly disagree that the boss and subordinate relationship encourages the work.
14. 21% of employees strongly agree; 19% of employees agree; 8% are neutral; 34% of employees disagree and 18% of employees strongly disagree that the safety measures provided by bank are inadequate.
15. 51% of employees strongly agree; 29% of employees agree; 7% are neutral; 9% of employees disagree and 4% of employees strongly disagree that transfer policy applied in the bank is reasonable.

SUGGESTIONS:

1. Sufficient training should be given to employees in the bank so that they can update their knowledge and skill.
2. Some more computer trained employees should be recruited instead of giving training to the old employees in computer.
3. Some more prizes and awards should be given to the employees so that they will develop more in their performance.
4. Rest rooms and lunch rooms are provided to employees neatly.
5. Adequate safety measures should be provided in the bank.
6. Workload of employees should be reduced by appointing sufficient employees.
7. Transfer must be provided to the employees whenever they need and whenever it is reasonable.
8. Promotion must be made to the employees according to the experience, service, talent and seniority.
9. Job security should be provided to all employees.
10. Proper welfare facilities are provided to all employees.
11. Medical facilities are arranged properly not only to the employees but also their dependents.

REVIEW OF LITERATURE-

1. Dubey et al. (1983) in their study entitled, "Job Satisfaction and Need Hierarchy among Bank Officers", observed that both the satisfied group and dissatisfied group ranked money and status as the two most satisfying factors on the job. The satisfied and dissatisfied groups were similar with regard to personality variables and they also ranked the various needs in a similar fashion.
2. Baldev Sharma (1979) in his study entitled, "Determinants of Job Satisfaction among Bank Employees", has identified four factors namely education, monthly emoluments, work technology and type of supervision having impact on job satisfaction. In the study it is found that technology and education were found to be the important determinants of job satisfaction.
3. Sinha (1988) in his study on, "Job Satisfaction: A Study of the Bank Employees" has revealed that job satisfaction of an employee is related to an individual expectation of different characteristics such as work environment, income, security, prestige and promotion of the job. The perception of job satisfaction as to its attainment in the job is also related to job satisfaction.
4. Uma Sekaran (1989) in her study on, "Paths to the Job Satisfaction of Bank Employees", has underlined that making work more interesting, reducing stress and facilitating success and experience have progressively

increased employee's competence which resulted in increased job satisfaction.

5. Nazil A. Nazir (1998) in his study on "Perceived Importance of Job Facets and Overall Job Satisfaction of Bank Employees" has indicated that barring income and level of education, no other personal factor was found to be related to the overall job satisfaction of the respondents.

6. Rengaswamy and Markandayan (1998) in their study entitled, "Job Satisfaction of Workers in Tamil Nadu State Transport Corporation - A Case Study" have underlined that no significant difference was found in technical, administrative and traffic workers in their levels of job satisfaction and also in the various factors influencing the job satisfaction.

7. Rajeswari, A. (2000) made a study on "A Comparative Study on Job Satisfaction of Women Employees of Public Sector Banks and LIC in Tirunelveli District" and identified the level of job satisfaction of the women employees in public sector banks and the Life Insurance Corporation of India.

8. Laxmisha (2010) in her study entitled, "Employee Motivation and Job Satisfaction in Commercial Banks", stated that the employees are motivated by internal and external factors.

9. Renu Narchal et al. (1984) in their study entitled, "Job Satisfaction: Some Correlates", have observed that higher the age and more the number of dependents, the less would be the job satisfaction.

10. Kapoor (1967) in his study entitled, "Some Determinants of Job Satisfaction", analysed the employee satisfaction is a function discrepancy between his expectations and actual achievement. The greater the discrepancy the stronger the dissatisfaction and vice versa..

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CONCLUSION

In order to find out the Employees' Satisfaction in SBI, Vellore District has been selected. Data Collected from 150 employees has been analysed. The study has arrived at valuable conclusion and presents the Employees Satisfaction in SBI in Vellore District.

The study results clearly indicates that the employees employed in SBI in Vellore District are satisfied with their jobs. The factors which are considered for study are interpersonal relations and working conditions intrinsic to the job and motivated them which were the recognition, work itself, advance opportunities and possibility of growth. Many employees felt that there was poor interpersonal relationships prevailing in the work-settings and the common factor indicated by them was verbal abuse by the management. The analysis throws light on the fact that the employees are satisfied with their profession.

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