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This thesis entitled "A COMPARATIVE STUDY ON THE WORK-LIFE

BALANCE OF WOMEN EMPLOYEES OF SELECT PRIVATE AND PUBLIC

SECTOR BANKS IN TIRUNELVELI DISTRICT" submitted by G. SUGUNA for

the award of Degree of Doctor of Philosophy in Commerce of Manonmaniam

Sundaranar University is a record of bonafide research work done by him and it has not

been submitted for the award of any Degree, Diploma, Associateship, Fellowship of

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DECLARATION

I hereby declare that the thesis entitled "A COMPARATIVE STUDY ON

THE WORK-LIFE BALANCE OF WOMEN EMPLOYEES OF SELECT

PRIVATE AND PUBLIC SECTOR BANKS IN TIRUNELVELI DISTRICT"

submitted by me for the Degree of Doctor of Philosophy in Commerce is the result of

my original and independent research work carried out under the guidance of

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(Autonomous), Palayamkottai and it has not been submitted for the award of any

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LIST OF ABBREVIATIONS

ABN-AMRO - Algemene Bank Nederland-Amsterdam Rotterdam

AIBOC - All India Bank Officers Confederation

ASSOCHAM - The Associated Chambers of commerce and industry of India

ATM - Automatic Teller Machine

BPO - Business Process Outsourcing

CEO - Chief Executive Officer

FTA - Free Trade Agreement

GDP - Gross Domestic Product

HDFC - The Housing Development Finance Corporation

HR - Human Resource

ICICI - Industrial Credit and Investment Corporation of India

IDBI - Industrial Development Bank of India

IT - Information Technology

LPG - Liberalization, Privatization and Globalization

NPA - Non-Performing Asset

PBB - Personal Banking Branches

RBI - Reserve Bank of India

RI - Revenue Inspector

SBI - State Bank of India

UCO - United Commercial

UTI - Unit Trust of India

VAO - Village Administrative Officer

VRS - Voluntary Retirement Scheme

WLB - Work Life Balance

WTO - World Trade Organization

CHAPTER - I

INTRODUCTION AND DESIGN OF THE STUDY

- 1.1 Introduction
- 1.2 Statement of the Problem
- 1.3 Objectives of the Study
- 1.4 Scope of the Study
- 1.5 Importance of Work-Life Balance
- 1.6 Hypotheses
- 1.7 Methodology Applied for this Study
- 1.8 Limitations of the Study
- 1.9 Chapter Scheme

CHAPTER - I

INTRODUCTION AND DESIGN OF THE STUDY

"There is only one success – To be able to spend your life, your own way"

- Christopher Morley

1.1 INTRODUCTION

Life is short journey of self- discovery. It is a journey of choices and challenges that a human makes. The ups and downs that occur, as a consequence of these choices and challenges, have to be tackled by man, himself. The decisions he takes to counteract these choices and challenges, determines his success in life. Zig Zagler, the late well known American author and motivational speaker once said "I believe that being successful means having a balance of success stories across the many areas of your life. You can't truly be considered successful in your business life, if your home life is in shambles". This study, 'Work life balance in the banking sector', marginally captured this viewpoint, by studying the work lives of a selected set of women bank employees.

In the words of Julie Morgenstern (2008), "Work-life balance is not about the amount of time you spend working vs. not-working. It's more about how you spend your time working and relaxing, recognizing that what you do in one, fuels your energy for the other." Thus, work life balance is all about the individual attempts to prioritize her life's needs in order to strike a balance between her work life and personal life. Work life balance is not an individual concern any more. It is individuals who make organizations. Work life balance thus, has transitioned from the traditional individual psychological realm to social, emotional, organizational and cultural needs of every modern organization today. It is an issue that is of ultimate importance and priority, to both to the organizations and its employees.

This chapter commences with a brief background and introduction to the concept of work life balance, along with the problem statement, objectives, scope, significance and limitations of the study. The introductory chapter concludes with details of the chapter scheme of the thesis.

The economic growth of a country is derived by the increase in production of industrial products, agricultural products and the service sector. This economic growth influences standard of living of people and their per capita income and leads to economic development of a country. The service sector consists of banking, insurance and transport, etc. The banks extend loans to industrialist for industrial production, investors to purchase heavy machines. They provide finance to facilitate foreign trade and small scale industries.

1.1.1 Women Employment

Over the past twenty five years, there is tremendous change in the work and global competition and thus the work environment becomes more competitive. This change has taken place in public sector companies, nationalized, private and foreign banks. In India, there has been an enormous increase in women employment in the banking sector from the year 1950. The gradual increase in the women employment from 1960 is remarkable in metropolitan cities. Now-a-days, women work in almost all types of banks. The reasons for high recruitment rate of women are qualification, sincerity, time-consciousness, highly responsible, good performance and completion of work within the stipulated time.

The social changes taking place in Indian families and financial commitments, modern standard of living, changing policies of management after nationalization, international changes in banking and finance have led to increase women employment.

In order to share the financial burden of the spouse as well as to raise the standard of living, women started their paid employment. The increase in the number of women employment is very high in metropolitan cities. In particular, the nationalization of banking sector in the year 1969, reduced gender discrimination against women in banking jobs. There is more number of women employed in Service sector. Women prefer banking jobs for better stability, regular working hours and secured environment. Women employment has become more significant after the year 1980.

1.1.2 Introduction of Banking

In the last decades of the 18th Century, the banking industries were originated in India. Banking industry works as the backbone of any Economy. The development of a country depends upon the performance of a banking industry. The Annual growth rate of banking sector in India is nearly 23 per cent. The contribution of banking sector to Gross Domestic Product (GDP) is nearly 6 per cent. The banks are considered as industries that accept various types of deposits and grant several types of loans. The banks act as intermediary between the savings and investment units of the economy. The surplus funds of individuals are collected by banks and these funds are channelized to investors. In simple words, the banks, as intermediaries transfer funds from savers to investors through grants for business, commerce, education and other purposes. The banks constitute major segment of the financial sector in India and thus the reform measures are primarily initiated for improving the performance of the banking sector. Initially, the temples were used as the place to deposit money. In Italy, the money changers conducted their businesses in the street on a bench called Banco. From this Italian word, we have derived the word bank. The first bank called general bank of India was established in the year 1786. Then bank of Hindustan and Bengal bank were started. Then the Presidency bank was established in Bengal, Mumbai and Chennai respectively. Originally, the financial activities were handled by individuals and money lenders. The money lenders were not having sufficient securities for money savings and sanctioning loans. To overcome these problems, the organized banking sector was established. Section 5(b) of the banking companies Act, 1949 defines banking as "accepting for the purpose of lending or investment of deposits of money received from the public repayable on demand and withdrawals by cheque, draft, order, or otherwise".

The banks constitute major segment of the financial sector in India and thus the reform measures are primarily initiated for improving the performance of the banking sector. The main objective of the financial sector reforms was to improve the efficiency of the banking system. In order to protect the public savings as well as promote their confidence and to control the supply of money and credit the banks are highly regulated. This regulations also assist to avoid exercising power by few individuals, institutions and to help the sectors to fulfill their special credit needs and also provides credit and collection of tax revenues to the Government .

1.1.3 Types of Banks

Banking industry formulates a chain with the economic activities in the country. For example, in the case of lending money, the bank creates a chain with the economic activities such as investment, production, employment, income demand, increase in prices, increase in profit, more dividends, dividend for shares and expansion of capital market. Based on ownership, the banks can be classified as public sector banks, private sector banks, co-operative banks and foreign banks. On the basis of structure, the banks are classified as unit bank, branch bank, group bank, chain bank, correspondent bank. The banks can be categorized as investment banks, co-operative banks, agriculture development banks, saving bank, foreign banks or exchanges banks and central banks in accordance with their functions.

Commercial banks render services for individuals, businesses and governments. Global banks provide similar banking services and in addition to that they offer international lending and foreign currency trading services. Regional banks provide banking services to individuals. Federal Reserve banks are Government agencies performing financial services to the Government. The money banks provide loans and accept deposits. Community banks render services over the internet. There is a drastic change in the commercial banks in their traditional money dealing business to innovative banking operations.

1.1.4 Banking in India after Globalisation

Globalisation has entered into the world in the year 1960 of 20th century. Globalisation refers to the process of interlinking the national economy with the world economy. Globalisation has created new opportunities to developing countries of the world. In India, this concept was introduced by financial reforms in the year 1991 in respect of Liberalization, Privatization and Globalization. Liberalisation assisted the banking industry by attraction of new capital to financial intermediaries, creating competitive banking institutions, allowing more private sector and foreign banks, upgrading technology in banks with modern communication systems, making banks autonomous and encouraging private ownership. Globalisation refers to the free movement of goods and services throughout the world. Globalisation has changed family, work, services, trade, leisure, knowledge etc., The increase in the level of deregulation along with the increase in competition have led to Globalisation of the Indian banking sector. Before liberalization, there exists monopoly of public sector banks in India. But liberalistion and banking reforms made public sector banks to provide unique products and services in accordance with the customer needs and

requirements and thus the Public sector banks started to compete with well diversified foreign banks.

1.1.5 Work Life Balance (WLB)

The changes in the economic and social environment of the society have influenced the nature of employment throughout the world. WLB is an emerging concept in HR in the content of modern organizations. General perception of the top management of this banking sector is women are better qualified, hard and more committed toward the achievement of goals. They are more diligent towards their duty and chances for occurance of corruption and fraudulent activities are nil or very less. Women also prefer to bank employment because of regular working hours, stability, secured work environment, lesser time to travel. Work life and personal life are interconnected and interdependent. WLB has been defined in various ways by different scholars. WLB does not mean equal balance between personal life and work life. It refers to individual's ability to balance and maintain equilibrium state of work and work commitments and responsibilities. Work-life balance is generally refers to an equilibrium between the amount of time and effort allocated to work and personal activities for maintaining an overall sense of harmony in life.

Work life balance is one of the emerging issues in the environment of Indian employment. In the olden days, men were the breadwinners and women were taking care of all types of household works. Now-a-days, the financial commitments, society norms have made women to enter into paid employment. The male as well as female are having two domains in their lifetime. They are organisational work and personal life domain. Both domains are equally important and they are inter related and also inter dependent. Each domain requires the duties and responsibilities to be fulfilled. Men perform lesser amount of life activities than women and hence balancing of two

domains is more significant for women than men. Research has found, not surprisingly, that women spend more time working in the household than men (Brough & Kelling, 2002; Hochschild, 1997; Skitmore & Ahmad, 2003). Women are still largely responsible for maintaining the household, through tasks which include doing the laundry, shopping, food preparation and paying bills while spending 40 hours a week in the workplace (O"Kelly, 2002). According to Hochschild (1997), men accomplish one-third of daily home activities; women perform two-thirds. The work itself is demanding by nature comprised of high commitment deadlines or stipulated time schedules, sincerity, dedications. On the other hand, personal life requires elder care, children care, spouse care, fulfillment of household responsibilities. In this scenario, women are facing more conflicts of work and life than men. Moreover, women are the primary caretakers of the family.

WLB concept was first introduced in America in the year 1986. The reasons for the introduction of the concept was the American employees were working towards the achievements of corporate goals and could not able to concentrate their time on their life activities such as family, self-care, social get together, etc. In general, organisational work for getting salary and relaxing at home alone do not fulfill one's life. In general, every man has two types of activities. They are work activity and life activity. Work activity consists of performing work itself and career growth. On the other hand, life activity consists of self-care, family care, participating in religious/spiritual and community activities. Self-care includes doing exercise, yoga and meditations, engaging in hobbies. Family care comprises of spouse care, children care, elder/dependent care, maintaining good relationship with friends and relatives and also among the members of the family. However, a few women engage themselves in self-employment to manage their work and family needs. This happens for married

woman following their child/children birth. In the present scenario, the organisations have started caring about the well-being of the employees which insists in the implementation of work life balance policies. In this research, work life balance of women employees is measured. Then, their expectations and satisfactory levels are examined. In recent years, the term "work-life balance" is replaced with the word "work-family balance"

1.1.6 Definitions

Work-life balance (2002) defines Work Life Balance as" A state of equilibrium in which the demands of both a person's job and personal life are equal".

According to Work foundation, work-life balance is about people having a measure of control over when, where and how they work. It is achieved when an individual's right to a fulfilled life inside and outside paid work is accepted and respected as the norm, to the mutual benefit of the individual, business and society.

According to Jim Bird, CEO of Worklifebalance.com, "Work-life balance is meaningful achievement and enjoyment in everyday life".

1.1.7 Benefits of Work Life Balance

The following are benefits derived by the individual and organization through proper work life balance:

Benefits of WLB to Individuals

- Clear and optimistic approach
- More clarity in performance.
- Completion of work within the scheduled time.
- Lower level of Intra individual conflicts and Inter individual conflicts between work and family roles

- Stress free and good quality of work life
- Good in self-management
- Healthy family environment
- Improved quality of work life
- High morale
- More work satisfaction
- More satisfaction in personal life
- Good Health(both Physical and Mental health)

Benefits of WLB to organisation

- Increased Productivity.
- Reduction in the staff turnover rates
- Less reduction in knowledge workers.
- Reduction in the costs associated with recruitment, training and turnover.
- Increase in the rate of return on investment in training, base the employees remain stable in the company
- Reduction in the absenteeism rate
- Good health and safety work environment
- Greater employees' loyalty
- More commitment towards the job
- Reduction in the rate of sick leave
- Good and improved corporate image and it leads to more sales and increase in share price

The above benefits contribute to make the employees more effective and enhance the productivity of the private and public sector banks.

1.1.8 Work Life Pyramid

Self

One cannot exist in harmony without the other and it all starts with the self. This is the foundation of any woman's legacy. 'Who am I?' 'Why do I do what I want to do?' are the guiding questions to the journey as a person, daughter, sister, wife, mother and friend. It is not about the destination and all about the journey. The self is the whole package of spirituality, health, personal grooming and education. The sense of well-being then reflects on every facet of life - family and work. Happy, healthy women make great role models for their families and the resulting support drives them to be successful employees. It is like a stack of building blocks forming a pyramid.

Family

It is interesting to note that majority of women employees are married; obviously pointing to a trend that financial and emotional support is required not only to ensure success, but also to provide meaning to life. Strong family relationships are the foundation for most career women and they form great role models for their children and social network. All relationships need nurturing with time, love and a constant effort to fulfill needs and expectations. Happy and healthy individuals have happy and healthy relationships and this then spills over into their work.

Work

"When you're passionate about what you do, would rather give their business to you than to your competitor," explains Richard Nelson Bolles, author of the bestselling book 'What Color is Your Parachute?' The intrinsic feminine qualities of multi-tasking, networking, and communication results in a workplace which motivates and empowers.

Their more worker-friendly policies boost morale and lead to less turnover, less

absenteeism and higher productivity. A supportive circle of family and friends is the platform available to seek advice and assistance and a major factor in the success of women employees.

Community

Once they move beyond the self and family, women employees find that their playing field encompasses the community and they have the power to make a difference and leave a legacy of positive change in the word. In following their passion and purpose in life they touch the lives around themselves through contribution and effective giving to become social activist.

1.1.9 Models of Work Life Balance

There are typically 5 models used to explain relationship between work and life outside work.

Segmentation Model

The segmentation model hypothesizes that work and non-work are two distinct domains of life that are lived quite separately and have no influence on each other. This appears to be offered as a theoretical possibility rather than a model with empirical support.

Spillover Model

In the context of work-life balance, spillover refers to positive or negative effects of an individual's working life on their personal life or family life and vice versa. The spillover model hypothesizes that one world an influence the other in either a positive or negative way. There is, of course, ample research to support this but as a proposition it is specified in such a general way as to have little value. We therefore need more detailed propositions about the nature, causes and consequences of spillover.

Compensation Model

The compensation model which proposes that what may be lacking in one sphere, in terms of demands or satisfactions can be made up in the other. For example work may be routine and undemanding but this is compensated for by a major role in local community activities outside work.

Instrumental Model

The instrumental model whereby activities in one sphere facilitate success in the other. The traditional example is the instrumental worker who will seek to maximize earnings, even at the price of undertaking a routine job and working long hours, to allow the purchase of a home or a car for a young family.

Conflict Model

The conflict model which proposes that with high levels of demand in all spheres of life, some difficult choices have to be made and some conflicts and possibly some significant overload on an individual occur.

1.2 STATEMENT OF THE PROBLEM

In the banking community, there is growing concern that the quality of life is fast deteriorating. Sparks, Cooper, Fried and Shirom, (1997) in their study provide some indication that when people spend too many hours at work, and spend less with their families, their health and role performance in work, begin to deteriorate. Unfortunately, the employee compensation package, skill sets, skewed age profile, restrictive deployment, performance management system are the major issues placing the manpower of Indian banks today, somewhat at a disadvantage. The massive growth that the Indian banking sector is poised for will need a large number of people and considering that there are retirements in lakhs, a defining moment is being presented,

before the nationalized banks to transform. Are the banks ready to handle the new bunch of employees who will be culturally so different from their predecessors of the post-nationalization era?

Globalization is constantly unlocking new markets, presenting companies with a veritable ocean of emerging business opportunities. Initiatives like innovation camps that synthesize talent development and business innovation goals can be the key to ensuring a bank's sustainable growth in the sink or swim world of modern banking world.

As time passes, the banks will have many more tricky situations to handle while simultaneously the common stress will affect many more. Those who learn how to cope with stress will be the winners, as organizations and societies look for leadership, from those, who are more balanced, than others. The banks may shape up in place far better from the current ones and many banks may resort to allow employees to work from home, or anywhere else, as against the current fixed location.

A study by Greenhaus, Collins and Shaw, (2003), confirms that 'Work family balance' reflects an individual's orientation across different life roles, an inter role phenomenon', proving that every 'Role' an individual plays in his/her life would clearly impact his/ her 'Balance' in life. However, in the current scenario, in-spite of HR measures, the bank employees fail to enjoy the benefits of work life balance in totality. The HR departments have been grappling for a solution but have not been able to arrive at some conclusive approach to face the issues, mainly due to the sheer nature of the business of banking.

Therefore, the following research was undertaken to bridge the gap between the current balance and the desired balance that bank employees should have. Considering

the existing minimal efforts in developing and managing the human resources and especially work life balance in the banks, this study will prove to bring to light, the issues afflicting the banking work force with respect to bringing a balance between work and life, the motivational impact of their organization role in their efforts to maintain balance and prove to bridge the gap between work and life, by adopting initiatives or interventions or programs, feasible to be implemented.

1.3 OBJECTIVES OF THE STUDY

- To analyse the socio-economic background of the women employees of banking sector.
- 2. To find out the factors that highly hinders the banking sector women employees to balance their work and life.
- To identify how work life balance varies between Public and Private Banking Sector women employees.
- To find out the impact of personal commitments of employees on their work - life balance.
- 5. To examine the various outcomes of work-life imbalance
- 6. To offer suitable suggestions for solving the problem faced by women employees in Banking Sector.

1.4 SCOPE OF THE STUDY

- 1. This study covers only Public and Private sector banks and it is excluded from Pandiyan Grama Bank, Co-operative bank and Foreign banks.
- 2. This study covers only Managers, Assistant Managers and Clerks and it is excluded from Sub-staff.

1.5 IMPORTANCE OF WORK-LIFE BALANCE

The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. It is important for employers to support work-life balance to comply with legal requirements that afford working parents the right to request to work flexibly, to promote equality of opportunities by ensuring that staffs with caring responsibilities are not disadvantaged in the workplace, and to widen access to paid work and career opportunities. There is also a strong business case in support of worklife balance. It has been evidence from the independent research as well as from employer's own assessments of flexible working practices showed that helping staff to strike a balance between paid work and personal life improved recruitment and retention, reduced absenteeism, and improved staff commitment and productivity. In current practice the corporate employees and employers believe that it is important to achieve a balance between paid work and personal life. The employees and the employers have commitments and responsibilities outside of work and thus it becomes difficult to manage these along with a job. So it has become a necessity to find out the particular areas that cause problems and if so, then finding out the factors which will help in making life easier.

Everyone faces the issue of time management at one point or another, but as more and more people deal with working at one or more jobs, fighting long commutes, managing a household, attending school or other training, raising one or more children, responding to increasing work and time pressures of the shrinking workplace. This will increase the stress level in the life whereby causing the physical and mental hazards. Thus to manage the time is more important in managing work-life balance.

WLB is important due to the following reasons

- 1. Changing Social Scene: In today's world maintaining work-life balance is the greatest challenge faced by employees. They have realized that their personal lives have an effect on their work life. Hence they are striving hard to maintain a balance between the two. Devoting more time to work means less time left to spend with family and more time to family means less dedicated towards work. Thus the maintaining a balance among both is must or the requirement of time.
- 2. Changing Work culture: There is a shift in the organizational work culture. Today work culture provides flexible work hours, focus on results and recognition of achievements. This has made the workplace even more competitive as employees are always expected to give their best. This change has increased the stress level among the employees with indirectly effect the productivity and profitability of an organization. In order to survive in the competitive market, the one have to be very efficient and more innovative.
- 3. Increased Work time: With globalization, organizations are working 365 days, 24 hours and 7 days a week irrespective of the time zones. Even the technology has added to the speed of work but the workload remains the same due to increased competition. All are running on the same track of earning money irrespective of their health hazards. In the service sector, many organizations are being ruined 24/7 hrs with the shifts of workforce but still to manage all this there is need to maintain the proper polities which may not affect the employee and the organization goals.

4. Dual Income Families: The shift in attitudes, work styles and cultures has disturbed the work-life balance. Working mothers have major responsibilities of managing both home and workplace. This makes it all the more important to balance work and life. For maintaining work-life balance, social support plays a very significant role for women managers. In societies where there is gender discrimination such as in India, spousal support is extremely important for women (Rosenbaum & Cohen, 1999).

1.6 HYPOTHESES

 H_0 : There is no significant difference in job satisfaction with different monthly earnings of women employees in public sector banks in Tirunelveli District.

 H_0 : There is no significant difference in job satisfaction with different total family monthly income of women employees in public sector banks in Tirunelyeli District.

H₀: There is no significant difference in job satisfaction among different nature
 of family of women employees in public sector banks in Tirunelveli
 District.

 H₀: There is no significant difference in job satisfaction with different size of the family of women employees in public sector banks in Tirunelveli District.

1.7 METHODOLOGY APPLIED FOR THIS STUDY

1.7.1 Construction of Questionnaire

For the collection of required data, census method has been adopted.

Questionnaire method was used for eliciting information. It consisted of only close ended questions. To test close adequacy of the questionnaire, a pilot study was made.

1.7.2 Population of the district

The list of banks in Tirunelveli has been collected from the lead bank office of the district. The list of public and private banks are in the study area is shown below.

Public Sector Banks	Esta	blished	Nati	onalized
1. State Bank of India	-	1806	-	1955
2. Allahabed Bank	-	1865	-	1969
3. Canara Bank	-	1906	-	1969
4. Corporation Bank	-	1906	-	1980
5. Indian Bank	-	1907	-	1969
6. Bank of Baroda	-	1908	-	1969
7. Punjab National Bank	-	1908	-	1969
8. Central Bank of India	-	1911	-	1969
9. Union Bank of India	-	1919	-	1969
10. Andhra Bank	-	1923	-	1980
11. Syndicate Bank	-	1925	-	1969
12. Vijaya Bank	-	1931	-	1980
13. Indian Overseas Bank	-	1937	-	1969
14. UCO Bank	-	1943	-	1969
15. State Bank of Travanc	ore -	1945	-	1959

Private Sector Banks

1.	City Union Bank	-	1904
2.	Karur Vysya Bank	-	1916
3.	Tamilnadu Mercantile Bank	-	1921
4.	Lakshmi Vilas Bank	-	1926
5.	South Indian Bank	-	1929
6.	Federal Bank	-	1931
7.	IDBI	-	1964
8.	Axis Bank	-	1994
9.	HDFC Bank	-	1994
10	. ICICI Bank	_	1996

1.7.3 Number of branches of various banks in Tirunelveli

The total number of bank branches in Tirunelveli has been collected from the lead bank office of the district. The number of public and private bank branches in the study area is shown in Table 1.1.

Table 1.1

Number of branches of various banks in Tirunelveli

Sl. No.	Sector	Number of Branches
1.	Public	95
2.	Private	71
	Total	166

Source: Annual Credit Plan, Lead Bank Office, Tirunelveli

1.7.4 Number of employees in banks in Tirunelveli

The number of employees working in the public and private during 2016 has been collected from the records of all bank branches and given in Table 1.2.

Table 1.2

Number of bank employees in Tirunelveli

Sl. No.	Sector of the bank	Number of Employees
1.	Public	627
2.	Private	318
	Total	945

Source: Records of bank branches in Tirunelveli district

The number of employees working in public and private banks are 627 and 318 employees respectively.

1.7.5 Number of women employees in banks in Tirunelveli

The number of women employees working in the public and private during 2016 has been collected from the records of all bank branches and given in Table 1.3.

Table 1.3

Number of women employees in banks in Tirunelveli

Sl. No.	Designation	Public Sector Bank	Private Sector Bank	Total
1.	Senior Manager	11	4	15
2.	Manager	25	13	38
3.	Assistant Manager	38	13	51
4.	Branch Manager	22	5	27
5.	Clerical Staff	125	55	180
6.	Probationary officer	67	10	77
7.	Single Window Operator	12	7	19
8.	Messenger	10	4	14
	Total	310	111	421

Source: Records of bank branches in Tirunelveli district.

1.7.6 Census Survey

In this study, census survey has been adopted. As all the women employees of the select public and private sector banks i.e., 421 were taken for the study, there was no need to have sampling design. Further, there was no need to determine the sample size also. As the entire population of the study area was taken into account, the census survey has been followed in this study.

1.7.7 Collection of data

The present study is based on primary. Required primary data were collected by using questionnaire. The respondents selected for the studies were met at their banks.

1.7.8 Processing of data

After collecting the necessary data from the respondents, the researcher verified the data thoroughly. The collected data was tabulated and analyzed.

1.7.9 Statistical Tools

The collected data has been tabulated and percentage analysis has been used as a statistical tool to draw inferences from the collected data. **Percentage, Chi-Square,**Factor Analysis and t-test tools are used to analyze and interpret the data.

1.8 LIMITATIONS OF THE STUDY

- The present study confined its scope with women employees in Public and Private sector alone.
- The variables related to the various aspects in work-life imbalance are generated with the help of previous studies and also the views of the experts.

- The antecedents and outcomes of work life imbalance have been examined with the help of appropriate statistical tools which have their own limitation.
- 4. Tirunelveli has been purposively selected for the present study. Since, the sample size is too limited, the scope of application of the findings of the present study is too limited.

1.9 CHAPTER SCHEME

The research report has been divided into seven chapters for the convenience detailed as below:

- The first chapter "Introduction and design of the study" deals with the
 introduction, statement of problem, objectives of the study, scope of the
 study, sample design, data collection, processing of the data, limitation of
 the study and the chapter scheme of the study.
- The second chapter "Review of literature" focuses on the review of previous dissertation collected from various journals, books and websites.
- The third chapter "Profile of the study Area"
- The fourth chapter "Theoretical Framework of the study"
- The fifth and sixth chapter "Analysis and Interpretations" deals with the analysis and interpretations done on the basis of the data collected.
- The last chapter reveals the summary of findings, conclusion and the suggestions drawn.

CHAPTER - III

REVIEW OF LITERATURE

3.1 INTRODUCTION

This chapter serves as a linker of the concepts and definitions provided just now to the real academic and social world by deliberating upon the studies and endeavours undertaken in this regard. Here, by showing what has, or not, been done so far, and what needs to be done in the near future, it thus acts as a reinforcement of those concepts and definitions, and in general, the study problem. Extensive review of hard and on-line versions of abstracts, journals, books and published and unpublished reports was undertaken to have a diverse and comprehensive base of information. In this process, one source lead to another, facilitating a coverage in length and breadth. Works in other fields were also referred, for the study should not become deficient with respect to the conceptual currentness of data. More clearly, as entrepreneurship motivation of students is constrained by the environment that encompasses religious, social, economic, cultural, political and technological facets, a standalone approach in this regard will not go well. Moreover, the scope and reach of previous studies could neither be regarded as comprehensive nor having universal applicability (Chris Gerry et. al., 2008 and O. Sabrina, 2010). Therefore, the context and environment under which entrepreneurial motivation of students gets shape and consolidation should have its due attention. Apart from that, studies related to other fields provided valuable information regarding the methodology, schema, analysis, and organisation of the research. Hence, the researcher referred to studies done at various fields, be it related or unrelated. Further, studies done at both national and international levels were also considered. With this background, the reviews are presented below in chronological order.

3.2 REVIEW OF LITERATURE

McClelland (1961) in his work entitled, "The Achieving Society", attempted to study and measure entrepreneurial motivation by psychological means. This was a time when the study of entrepreneurship was in its budding stages of growth. In that McClelland assessed entrepreneurial tendencies by examining personality traits such as achievement motivation, risk aversion, delegation of authority and control. Several psychological characteristics were suggested as being good predictors of entrepreneurial behavior. They were the need for self-achievement, creativity, propensity for risk-taking, self-confidence and locus of control. Also the author identified that potential entrepreneurs stood apart from the rest of their peers in their desire for independence, autonomy, commitment, energy and persistence. Authors like Collins and Moore (1964), Hornaday and Aboud (1971), Hull et al. (1980) and Brockhaus (1987) also contributed in this regard. (1)

C.V. Modi and Team (1985) made a study titled "Financial Implications of Rehabilitation in Cotton and Spinning Units". This study discussed many issues and problems faced by entrepreneurs in spinning, cotton and ancillary units. This work covered the entire gamut of the entrepreneurial units in a three-dimensional focus past, present and emerging scenario. The study pointed out the fact that many problems were of financial or labour nature. It was observed that the Net Profit to Sales Ratio in the units fluctuated between 1.7 percent and 4.4 percent. It showed that the units ran barely at breakdown. Further, the study found that they would surely collapse if any misfortune such as accident, order rejection, legal restrictions, and the like were to happen. Also, the Return on Capital Employed Ratio too showed a highly fluctuating trend. Other areas of grave concern were labour mix, worker efficiency, capital structure and cost patterns. The study revealed that the Labour Turnover Ratio in the

units remained high due to social and demographic factors. Unwarranted migration of workers to cities in search of (questionably) better prospects robbed the units of the much-needed workforce. The authors concluded that the units were unduly focussed on production and were not at all inclined to give personnel administration and marketing the deserved importance. They recommended to take steps for rehabilitation at the earliest possible in such areas as new market exploration, strengthening of existing bases, removal of technical obsolescence, modernisation and worker retention strategies. (2)

Robinson et al. (1991) in their work, "An Attitude Approach to the Prediction of Entrepreneurship", showed that a person's personal and demographic characteristics such as gender, age, educational status and regional origin better described entrepreneurial motivation, both innate and potential, as opposed to purely psychological traits. However they emphasised that most of these variables had little or no influence on a person's predisposition for entrepreneurship, if the macro socioeconomic environment was against entrepreneurship. The authors further underscored that in such a situation, these characteristics could not be used as predictors of career or lifestyle choice. They concluded by stressing that self-esteem and innovation behavior were more relevant than the need for self achievement. These views were reflected again by Hatten and Ruhland (1995). (3)

Cunningham and Lischeron (1991) in their article about management of small businesses titled "Defining Entrepreneurship", argue that when studying entrepreneurship, the scope and definition to be adopted should depend on two aspects. One is the type of data to which the greatest emphasis is given and the other is the particular aspect of entrepreneurship the study seeks to elucidate. This is due to that more often researchers deploy a combination of behavioural, classical and managerial

assumptions regarding entrepreneurship, thereby unnecessarily expanding the focal areas. More clearly, they attempt to blend key individual psychological characteristics such as creativity, imagination, ambition and determination with more technical organisational competences such as decision-making abilities, resource coordination capacities and leadership qualities (cited in Henderson and Robertson, 1999). (4)

The Labour Bureau (1994) in its audit report "Rural Non-Farm Employment in India: Trends and Issues for Research", comprehensively discussed the aspects of worker participation in economic activity, with focus on small and medium sized units. According to the report, the trend of worker participation in economic activity is likely to undergo a transformation over a period with gradual modernisation of the economy. It shows that the labour mix in terms of gender of the workforce severely tilts in favour of females. Modernisation has greatly contributed to this as highly laborious processes once achieved by males have been implemented in machines. Therefore, owing to their more ethical nature against males, low wage slab and controllability, management of nearly every industry is going to prefer females to males in the workforce in the days ahead. It further found that changing minimum work preferences, low time allocation for labour market, lower skills and job orientations in particular and lower literacy levels in general have pushed the working class to occupations which are mainly of a peripheral nature. Migration, brainwashing of culture and values by media, social inequality and demographic factors such as caste, locality, etc add to the woes. This has caused a great strain in labour-management relations in small and medium sized units, due to which quite a number of units have gone to the extent of closure and yet many find it unsustainable. (5)

Tandel et. al. (1995) in their work "Employment in Non-Traditional Ventures - Some Findings from the Southern States", studied the performance of entrepreneurs

and self-employed persons in tiny, small and medium businesses and vocations. Their origin, growth profile, venture development, current functions, range of operations, logistical networks, serviceability factors and future plans of development were analysed. The authors found that transformation of the nation into a neo-liberal and capitalistic satellite state under the guise of globalisation and liberalisation has caused innumerable and serious damages to the performance, competitiveness and even survival of almost all traditional ventures. Those depending on local resources see their ventures vaporising in the new service based and fraudulent business set-ups. Major performance demotivators, according to the authors were, employee morale, labour turnover, role of middlemen, lack of regulatory framework and imperious and corruptive nature of authorities. Before closing, the study called everyone to remember that India's industrialisation in many fields had been achieved mainly on the back of resources generated by such traditional and small-scale industries. However, this golden duck has been choked to death since the early nineties. (6)

T. Ellora et. al. (1996) made an unpublished work "Marine Fisheries - A Social Performance Audit". The study analysed performance of respondents engaged in seafood based activities. Employment opportunities, seafood catch ratio, product mix of various types of seafood, sellout ratio, auctioneering and weekly fishing pattern were of particular concern. The study revealed that only 37 percent of value of seafood catch went to the hands of those employed therein. The rest wastefully went into pockets of local moneylenders and large seafood export companies. Although moneylenders catered to about 60 per cent of the credit needs of the sample respondents, they charged exorbitant rates of interest varying between 36 and 60 percent. Further, the study found that due to motorisation, employment opportunity had doubled because motorised vessels required twice as much of personnel required for the non-motorised vessels.

The study also explained the distribution of income, indebtedness and the annual average return per craft of both mechanised and non-mechanised vessels. It concluded that the income of the respondents in both mechanised and non-mechanised sectors were almost equal. However, annual average net return per craft varied much across the sectors. Further, the study recommended to employ scientific fishing patterns to reduce cost, improve catch and enhance overall efficiency. Finally, the study urged the government to intervene regulate the money lending business in fishing centres across the state. (7)

M. Sivasubramanian(1996) in his work "A Study on Spinning Mills - A Sector wise Performance Appraisal", discussed the productivity growth of workers engaged in a diverse range of units. The study was carried out in the erstwhile Tirunelveli Kattabomman district in Tamilnadu. Units engaged in spinning and weaving in private, government and cooperative sectors were taken as samples. Data analysis was based on the concept of Partial Productivity Ratios. The study revealed that despite low or negative financial performance of a particular unit, the average rate of labour productivity during the study period witnessed an increase of 2.4 percent. Enhanced work attitude, implementation skills, on-the-job knowledge, exposure to and usage of precision tools, and the like lead to increased labour performance. Yet, constraints in marketing, production and finance brought productivity down. The study attributed the decline to under-utilisation of capacity, cost structure, obsolete plant and machinery, shortage of power, poor industrial relations and some demographic factors such as migration of skilled labours to metropolitan cities and foreign lands. The study concluded that although there was a perceptible improvement in the quality of labour, many factors offset and overpower its positive effect. (8)

Pankaj Chandra (1998) in the study "Competing through Capabilities -Strategies for Global Competitiveness", attempted to compare the performance of many medium-sized Indian firms in textiles, food processing and machinery manufacture with their counterparts in the UK, the USA, Canada, China and Japan. The author further found that remuneration levels in India were low and unattractive. However, one paradox was, in China, even half of what was given in India resulted in higher incidence of performance and productivity. Similarly, the technological capabilities of Indian firms were consistently lower. Further, the Indian scenario only had islands of excellence. Otherwise, capability and performance of an average firm or institution here was not very high. Especially, resources and equipment, average productivity index, work efficiency, internal management and learning process remained very high in the UK followed by the USA, Japan and China. Weaknesses of Indian side were outdated technology, poor managerial skills, bad work practices, individual-centric perception and lack of innovation and initiative. The researcher suggested that challenges be met by the Indian entities by adopting the strategies pursued by their counterparts in China. Technology upgrade with highly skilled workforce and strategic thinking to improve the competitiveness was also suggested.(9)

Mallika Das (1999) undertook a study on "Women Entrepreneurs from South India: An Exploratory Study". The study profiled young and newly ventured women entrepreneurs who owned and managed small to medium sized enterprises. The research analysed the factors that necessitated women to to start business In this regard, they were classified into three categories namely Chance Entrepreneurs, Forced Entrepreneurs and Created/Pulled Entrepreneurs. The paper argued that while there were similarities between these three groups in terms of certain demographic variables, they differed quite intensely in terms of critical business variables such as sales volume,

expected growth and success factors. The start-up problems faced by women entrepreneurs in this study were similar to those encountered by their counterparts elsewhere. However, the level of work-family conflicts were found to be lower in most cases. The study recommended that policymakers, non-governmental agencies and international bodies should take enhanced measures to support women. It went on to emphasise that such support might even be at the cost of their men counterparts' work opportunities or their family itself. Another recommendation was to take new measures to provide land access and improved land rights to women, so that their empowerment came early. (10)

Smallbone and Welter (2001) in their research paper "The Distinctiveness of Entrepreneurship in Transition Economies", discussed the distinctive features of entrepreneurial behavior in transitional economies. Like S. Desai et al. (2008), they also identified that unstable and hostile environment, scarcity of key resources and lack of investment capital as barriers of entrepreneurship. They went on to state that informal networks played a key role in helping entrepreneurs to mobilise resources, win orders and cope with the constraints imposed by highly bureaucratic structures and unfriendly officials. Despite such hostile conditions, entrepreneurs were able to develop their business owing to their creativity and adaptability. The authors concluded that the extreme flexibility shown by entrepreneurs in these economies was often a vital precondition for survival rather than a source of potential strength or competitiveness.

J. L. Ebziba Sylvia Ebenezer (2001) in her work 'Interdependence of Garment Export Units and Dyeing Houses - A Case Study in Tirupur', analysed the complex relationship between entrepreneurs in Tirupur and yarn dyers scattered throughout Tamilnadu. The study looked into aspects such as customer identification, marketing

and technical strategies for customer retention, pricing policies, seasonal changes of order patterns, technical troubleshooting methods, customer worthiness analysis and constraints on business sustenance. The study found that past and current performance played the key role in mutual selection of customers, than any other factor such as price, terms, logistical ease, etc. Although other factors were equally important, performance remained the sole determining factor. The study further found that seasonal overload pressures, frequent and unavoidable dyeing faults, vessel charter misses and unruly competition for survival were the most important factors that came between their cordial business relationship that lead to very low business loyalty at both sides. The study concluded that both the sides had to retain experienced technocrats, employ scientific management, utilise advanced technical equipments and divert advertisement costs in favour of building a strong marketing network. Finally, it sought collective action by means of a strong regulatory body to monitor and act upon national and international developments. (12)

T.V. Ratnam and Indra Duraiswamy (2002) in their work "Diagnosis and Prevention of Sickness - Factors Contributing to Heals", made an attempt to analyse the concept of sickness and remedial measures in small and medium sized entrepreneurial units in the textile industry. A sample of 84 units were selected and the results were compared with the standard norms prescribed by South India Textile Research Association (SITRA), Coimbatore. On the basis of profitability, the units were classified into high profit and low profit categories. The study included productivity analysis pertaining to labour and machines. It was found that, when wage cost is more than 18 percent, the labour productivity would be less than 75 percent. It was emphasised that a large part of the inter-unit variation in productivity arose due to the differences in the level of modernisation. Further, it was advised that the modernisation

should be done in order to improve the technical as well as organisational efficiency of the unit rather than a haphazard process of replacing old machines and processes by new ones. Finally, recommendations were provided for corrective measures to improving general condition of the exiting functionality. (13)

C.R. Anantharajan (2002) in his work entitled "Significance of the Shipping Industry - A Qualitative Study in Tuticorin", discussed the problems of entrepreneurs engaged in shipping and clearing activities in Tuticorin as against its customers, claimants, suppliers and the operating environment. Study objective was to qualitatively rate the performance of small and medium shipping agents within their functionality constrains. The study analysed the dependence of shipping agents on garment manufacturers and exporters. Such aspects as shipper worthiness analysis, expectations and prerequisites on both sides, customer retention factors, causes for switchover, ranking of determinant elements of optimal business relationship and many others were very elaborately discussed. The author had taken pain to analyse many aberrant trade practices that affected employee morale, productivity and overall efficiency. Also, negative aspects of localisation and factors affecting and logistical facilities were discussed. The author found lack of scientific management in logistical planning and control as the primary negative aspect. The author was quite critical of the sample organisations as they relied on their experience and intuitiveness rather than scientific approach, even to matters of critical importance. Finally, the author showed ways for enhancement in marketing and administrative functions which should well apply to organisations up in the hierarchy of sub-industries. (14)

Kennedy et al. (2003) in their paper "Situational Factors and Entrepreneurial Intentions", focused on personality traits that were connected to entrepreneurial behavior through influence over either the reinforcement of established entrepreneurial

intentions or constitution of future ones. In this regard, the types of factors most frequently associated with entrepreneurial behavior included age, gender, professional background, work experience and broad based aspects of the potential entrepreneur's educational and psychological profile. To these attributes a variety of values and attitudes, as well as personal objectives were added. This was also pursuantly emphasised by Brice (2004) and Li (2006). The studies however did not take into consideration the influence of contextual and environmental factors. (15)

Stephan et al., (2003) in their paper titled, "Conditions for Entrepreneurship in Germany, Czech Republic and Poland: Is Culture the Crux?", argued that psychological attributes conducive to entrepreneurial behavior could be acquired and moderated culturally. Thus, they stressed the importance of contextual factors for understanding the origins of entrepreneurial intentions. They went on to state that the decision to adopt an entrepreneurial lifestyle was based on something more than merely personal characteristics and psychological traits. They emphasised that it was possible for people to learn to be entrepreneurs through the use of targeted educational approaches. With this perspective, they provided the groundwork for analysing the contribution of education to entrepreneurship motivation and development. (16)

The working paper of Johanna Mair and Ernesto Noboa (2003) entitled, "Social Entrepreneurship: How Intentions to Create a Social Enterprise Get Formed", was aimed at contributing to the field of Social Entrepreneurship (SE). It attempted to build on the relatively little known dynamics and processes of Social Entrepreneurship. It clarified key elements, provided working definitions, and shed light on the SE process. It defined SE as the creation of viable economic structures, relations, institutions, organisations, and practices that yielded and sustained social and community benefits rather than mere profit objectives. The first part of the paper provided a mapping of SE,

its conceptualisations and review of existing literature. The second part developed a model on how intentions got formed to create a social venture, the tangible outcome of SE. It analysed the special traits, skills and behaviour needed for SE in light of the context and background. In this regard, the working paper combined insights from traditional entrepreneurship literature and anecdotal evidence to apply to the field of SE. It found that behavioral intentions to create a social venture were influenced by "perceived social venture desirability" and "perceived social venture feasibility". Moreover it found that while the desirability factor was affected by attitudes such as empathy and moral judgment, the feasibility factor was facilitated by social support and self-efficacy beliefs. However the paper cautioned that additional empirical research was needed to support the process dynamics presented in the working paper. Before concluding, the paper provided guidelines for future research in SE. (17)

Bisnu Priya Gupta (2003) in the study "Work and Efficiency: Did the Indian Entrepreneur Fail?", discussed low productivity of Indian entrepreneurs in contrast to those in the United Kingdom, Japan, Korea, China and even Thailand. Many parameters of comparison like work diligence, morale, knowledge based implementation, adaptability to change, technological orientation, scientific management, resource optimisation, risk-taking ability and shared responsibility were analysed. It was argued that while Indian entrepreneurs had outdone their counterparts in western and developed countries in individual effort, they lacked teamwork. Thus, they invariably failed to realise the fruits of synergetic group work, the study claimed. Another aspect was that nutrition levels and living conditions rendered Indian entrepreneurs, especially young and budding ones, physically incapable of higher work intensities. Further, the study pointed out that work effort and rewards were inordinately low in India. Finally, the study sought to address the shortage of skilled

personnel, high cost of technology, lack of team effort and many other factors. Before closing, the study offered to provide measures to keep Indian entrepreneurs on par with their counterparts in the US, Europe, China, Korea and Japan. (18)

J. Brice (2004) observed in his research, "The Role of Personality Dimensions on the Formation of Entrepreneurial Intentions", that the behavioral characteristics most commonly found in entrepreneurs included propensity for innovation and use of conceptual, managerial and interactive qualities in venture initiatives. He also regarded that the long held traditional belief that entrepreneurs had distinctive psychological characteristics was valid. Of the characteristics, high self-confidence was identified as a typical trait of entrepreneurs. He produced some evidence of a relationship between the need for achievement and individual entrepreneurial behaviour. He concluded that three factors were frequently used to measure entrepreneurial tendencies namely personal characteristics, personality traits and contextual factors. (19)

Prem Chadha (2005) in his study "Performance Management - It's About Performing, Not Just Appraising", discussed the issue of systematically managing the performance of organisations and institutions. Study objective was to make innovative, goal-focussed, productive and satisfied businesses and institutions through a Performance Management system. The author took a step-by-step approach to building real systems of Performance Management, which shall be employed in organisations and institutions for effective implementation. With available tools and concepts, the author built on the basic issues in practical situations. The issues needed to be resolved for the successful implementation of a Performance Management system as part of organisation and institution building were also discussed. Before concluding, the author acknowledged the three important weaknesses of Performance Management systems. The author concluded that Performance Management System must be tailored to the

culture, technology, size and level of managerial sophistication in an organisational or institutional needs. (20)

Walker and Webster (2006) in their work, "Gender, Age, and Self-Employment: Some Things Change, Some Stay the Same.", studied the motivational differences between men and women with respect to work. The result of that study indicated that women were still doing the double shift of having to cope with family and work. Moreover, the research pointed out that men were motivated by self-realisation, financial success and autonomy. On the other hand, women were predominantly motivated by compulsions and desired outcomes. However, nearly all of them accepted the fact that the success of entrepreneurs was predominantly dependent on personal motivation. The study concluded that although motivators varied between men and women, they were always controlled by the environment, most importantly, geographic region, demographic mix, socioeconomic outlook, and cultural restrictions. (21)

Nair and Pandey (2006) attempted a study titled, "Characteristics of Entrepreneurs: An Empirical Analysis", in order to understand entrepreneurs. They listed the characteristics of entrepreneurs along with their motivation to become one. They found that although entrepreneurs had a stereotypically masculine image, there was of late significant increase in women entrepreneurs. They stressed that examining gender differences was important because gender differences played an important role in understanding many aspects of entrepreneurship. This study was of the view that those who had never been in full time employment would have insufficient experience of the external environment and imperfect knowledge of the current conditions in the labour market. Furthermore, it claimed that they would be poorly informed regarding the pros and cons of entrepreneurship and self-employment by family, community and society. This is because their interest has not yet been stimulated and/or they fear for

poor dissemination by institutions, government and society of the business start-up support programs available. (22)

Geoffrey Jones and R. Daniel Wadhwani (2006) in their working paper titled, "Entrepreneurship and Business History: Renewing the Research Agenda", discussed the historical growth of entrepreneurship and related research. They pointed out that business historians in the 1940's pioneered the study of entrepreneurship. However the authors criticised that the business schools failed to serve as key institutional drivers of entrepreneurial research. Conversely, according to them, the business schools served corporate interests. As the attention shifted to the corporation, the study of entrepreneurship ran into formidable methodological roadblocks, they showed. Such a condition left the study of entrepreneurship fragmented and marginal. Nevertheless the authors cherished the role of business historians and their significant contributions to the study of entrepreneurship through their diverse coverage of countries, regions and industries. That is, in contrast to copious management research over the past decades that centred on materialistic achievement and profit maximisation, entrepreneurial research explored the economic, social, organisational, and institutional context. More clearly, they emphasised that when studying entrepreneurship, always an attempt was made in understanding the environment and the historical role of culture, values and attitudes on entrepreneurial behavior. Thus, they highlighted, it was possible to specify more exactly how important these context and environment were relative to other variables. However they issued a caveat that still important work needed to be done on the role of culture and values on entrepreneurial behavior using more careful methodologies than in the past. It concluded by asserting that entrepreneurship must be reaffirmed as a central research issue, as the focus in the coming days would shift from studying existing business to studying new business formation. In this regard the

authors called everyone interested to build on the strong roots which were already in place. (23)

Tuzin Baycan Leventa and Peter Nijkampb (2006) published a research paper entitled "Migrant Female Entrepreneurship: Driving Forces, Motivation and Performance". The paper investigated the driving forces behind the motivation and performance of migrant women entrepreneurs in the Netherlands. Initially it reviewed the factors that pushed migrant women towards entrepreneurship. It further sought to understand the determinant factors underlying the economic and survival performance of migrant women entrepreneurs. In-depth personal interviews were conducted for collection and evaluation of data. Data were analysed by a recently developed Artificial Intelligence method namely Rough Set Data Analysis to assess and identify the most important factors in motivation and performance. The paper found that six factors, also called 'critical attributes', emerged as the driving forces behind the motivation and performance of migrant female entrepreneurs. They were, year of migration or foundation of the enterprise, education and language proficiency, working experience, size of the enterprise, gender and nationality of clients, and family support in capital and entrepreneurial tradition. However the paper concluded that the findings were provisional as a proper behavioural, cultural and economic foundation of the emerging phenomenon of migrant female entrepreneurship was needed for a more assertive judgment. Therefore the paper called for further solid research in the future. (24)

Martinez et al. (2007) in their work, "Entrepreneurs, the Self-employed and Employees amongst Young European Higher Education Graduates", found that the idea of becoming an entrepreneur was more attractive to students because it remained as a valuable way of being at work without losing independence. The study indicated that persons with qualities such as strong drive for achievement, creativity, leadership

capacity and propensity for risk taking possessed the key factors favouring entrepreneurship. It further found that influence of parents was greatly powerful for students living in a patriarchal family set-up like that in India. The authors were also aware that analysts studying entrepreneurship needed to gain a better understanding of the interaction between a potential entrepreneur's social background and his/her subjective perceptions of the contextual and environmental factors. For, only in this interaction the patterns of entrepreneurial behavior were concretely developed and the decision to become an entrepreneur was put into practice. (25)

Rodrigues et al. (2008) in their research paper, "Entrepreneurship Education and Business Creation Propensity: Testing a Structural Model", investigated the extent to which entrepreneurial propensity and intention remained as the result of factors that could be significantly altered through education. They argued that if students with entrepreneurial potential were identified earlier and nurtured throughout their educational life, the result would be more and more successful entrepreneurs in the society. They further stated that it would benefit all students if they were exposed in the due course to well-designed entrepreneurship related inputs that stimulate independent, creative and critical thinking. Thus they attempted to diminish the intensity of the theory that entrepreneurial behavior was the result of inherited competencies and innate characteristics which distinctively belonged to a minority of individuals. (26)

S. Desai et al. (2008) in their research "What Does Entrepreneurship Data Really Show?" were of the view that students in developing economics like India wanted to start own businesses in order to improve their financial condition. However, before that they preferred to work for others to gain necessary experience and confidence. Moreover the authors found that the students saw the lack of capital, government policies and bureaucratic hurdles as obstacles. Moreover they showed that

dynamic and hostile environments had a negative impact on entrepreneurial performance outcomes, even though students had positive motivation and self-efficacy. Thus, the authors concluded, the entrepreneurial process and resulting performance outcomes in transition economies like India might depend mostly on systematic efforts toward recognising and developing entrepreneurship. (27)

T. Julior (2009) in his unpublished project report "Women Self Help Groups and Local Resource Management", made a study on women self-help group activities in Tuticorin District. The study looked into the role of these groups in economic development and local resources management. Also, the study attempted to bring to light facts about their working conditions, occupational patterns and social and economic challenges. Moreover, the study analysed whether the existing system was adequate to meet the needs of women engaged in cooperative employment. The study showed the entrepreneurial inclination of a predominant percentage of the sample respondents. Further, the women revealed their individual-centric perception towards the activities of the establishment they worked with. Also in their vocations, only onethird were profitable, about half were barely profitable and the remaining were unprofitable. Here, geographical, business, religious, communal and social conditions determined their profitability. Majority of the women pursued even some unprofitable ventures in a hope to set things right in the near future. Yet, in some other profitable ventures, they were unable to execute things as wished owing to hindrance factors such as scarcity of raw materials. The author suggested streamlined training programmes, role of field experts and consultants, micro enterprise credit links, support from financial institutions and corporates, and the like to do the things more effectively. Upon conclusion, the author called for women to acquire education and skills to engage in socially productive work as legislation alone would not liberate them. (28)

A. Vishnu and Team (2010) attempted a study on "Customer Awareness of Online Services - A Marketing Research". The study attempted to analyse the policies, practices and approach of news and media networks in the study area to win over a potential or existing customer. Also, the study dealt with the efficacy of media and online advertisements in modifying the behaviour of clients and thereafter, customer satisfaction. Educational institutions, small and medium businesses, export and shipping organisations, beauty parlours, women SHGs, builders and real estate promoters, cable and DTH operators, online service providers and many others constituted the sample base of respondents. The study found that business and vocational patterns and preferences of individuals and small and medium businesses had changed forever. This was owing to the media and Internet penetration. Moreover, although a pattern of transformation from direct to online activities for personal and business needs was observable, the study found many hindrance factors in the way. They were initial hesitance to the unknown, privacy, data theft, procedural hurdles, social and cultural factors, and the like. The study recommended the hindrance factors be removed by the policymakers as the Indian market was one of the largest in the world for online business. The study concluded that there was going to be extreme competition to control or capture market share by proxies of foreign corporate elements. (29)

Hassanali Aghajani1 and Mohsen Abbasgholipour (2012) undertook a study titled "Explanation of Relationships between Biographical Characteristics and Entrepreneurship Spirit of Students". It investigated the relationship between biographical characteristics of students and their entrepreneurial spirit. The study was conducted upon the students of Mazandaran University in Iran. Questionnaire was employed to collect data from 335 students, who were chosen by stratified random

sampling. Seven independent variables that explained the biographical characteristics of students were identified. They were gender, marital status, employment status, birth order, age, education level of father, and education level of mother. The dependent variable was entrepreneurial spirit, which was measured by fifteen standard questions pertaining to creativity and innovation, risk taking, internal control, independence, progress motivation, and optimism. Hypothesis was framed that the seven biographical characteristics had meaningful relationships with entrepreneurial spirit of students. The study variables were analysed by T-Student, Anova and LSD (Least Significant Difference) tests. It was found that except age, the six other independent variables had no meaningful relation to entrepreneurial spirit. It further stated that the results were not consistent with previous studies in this regard. Before conclusion, it discussed the implications for managers and authorities so that they could work on to improve the entrepreneurial spirit among students. In this respect the study called for creating circumstances for a culture that supported venture development. It further called for providing challenging goals for students so that they could burden themselves with responsibilities and hard work. It moreover suggested that instead of pushing or pulling students to particular fields of study, the universities had to train them according to their practical activity preferences. Finally it sought to establish entrepreneurship cores in universities that conducted training sessions for students and professors with the help of successful entrepreneurs. (30)

Aziz et al. (2012) identified four motives that drive entrepreneurs in their work, "Entrepreneurial Motives and Perceived Problems: Differences Across Kyrgyzstan, Georgia, and the United States". First motive was financial gain, which corresponded to increases in personal wealth. Second motive was the need for achievement and self-actualisation, which corresponded to recognition by the society. Third motive was

independence and flexibility, which corresponded to freedom of mind and body. Final motive was the desire to continue a family business, which corresponded to the upkeep of family tradition. They developed the Aspiring Entrepreneurial Motive Questionnaire (AEMQ) to measure these motives and compare the motives of aspiring entrepreneurs in Kyrgyzstan, Georgia and the United States. They found that financial motives were significantly higher in Kyrgyzstan and Georgia than in the United States. Similarly, recognition motives were significantly higher in Kyrgyzstan. On the other hand, students in the United States were motivated by increased freedom and greater working opportunities. The authors, however did not explore predictors of students' initial desire to be entrepreneurs within each country. (31)

Dr. V. Rathika (2012) in her research paper entitled "Inclination of Entrepreneurship among MBA Women Students in Namakkal District, Tamil Nadu", made an attempt to measure the entrepreneurial inclination of female students of management education based on the influence of four aspects namely demographic characteristics, family background, motivating factors, and perceived difficulties and hindrances. The author also examined the role of colleges in providing entrepreneurial education to students with thirst. Initially a theoretical background to women entrepreneurship in historical, social and cultural contexts was provided. The author also touched upon the role of institutions in promoting entrepreneurship among women. Five hypotheses were framed that sought to validate the condition of aspects contributing to the cause of entrepreneurial inclination. Data collection was effected by questionnaires administered to 110 women MBA students in the district of Namakkal in Tamilnadu. Chi Square test was employed to analyse the association between different socioeconomic factors under the four aspects and the binary states of entrepreneurship inclination. The author found that three quarters of women students chose management

education only to get a good job. She also found that parents were not barriers to selecting entrepreneurship. Moreover it was found that while family status, nativity, and education of parents did not significantly affect entrepreneurship inclination, income and occupation of parents did bear upon that inclination. The results also showed that role models were indispensable as they encouraged and cultivated entrepreneurship qualities. Upon conclusion the author recommended to conduct entrepreneurial awareness programmes, training sessions, and research with more funding and mentorship. (32)

Christian Busch and Andrea Lassmann (2010) jointly did a research paper, "How Robust is the Influence of Native Culture on Entrepreneurial Activity?". It shed light on the relationship between culture and entrepreneurial activity in the United States. It offered new evidence on the robustness of the relationship between native self-employment and the self-employment pattern of immigrants. The study used 5 percent sample of the US Census 2000. It had 1,40,81,466 sample observations, of which 15,84,082 were immigrant observations. The data set covered a wide range of geographic, demographic and socioeconomic variables including age, gender, education, marital status, number of children, place of residence, country of origin, duration of stay in the US, proficiency in English, income, industry of employment, and nature of incorporation of venture. A statistical tool namely Logit Function was employed to estimate country-specific differences in entrepreneurial activity by observing the probabilities concerning immigrants' ability to become self-employed. The paper found evidence of a significantly positive relationship between selfemployment rates of the US immigrants and entrepreneurial activity in their respective countries of origin. It further found that the effect of such entrepreneurial activities was increasing the GDP per capita on a yearly basis since the immigrant's arrival. Moreover

the paper observed that self-employment pattern of immigrants was different from that of the US natives. The findings suggested that differences in self-employment across immigrants of different origin were an expression of the behavior acquired under varying economic and institutional environments in the home country. These results, the paper concluded, were determinants for studying the behavior of subsequent generations of immigrants in contrast to a strong persistence of native entrepreneurial culture. (33)

R. Sriandal Esakkirani (2013) in her research work entitled "Performance Evaluation of Agro based Small Scale Industries", studied performance of SSI units engaged in agriculture related business in Tuticorin district. A sample of 10 agro-based SSI units were chosen representing data for a nine-year period from 1997 to 2005. The work had four major objectives viz. to study the evolution of agro-based SSI units in the study area, to identify the scope of commercial activities of those units, to appraise their operating efficiency and performance and to identify hindrance factors to performance in managerial, personnel and economic areas. The units were classified based on three broad parameters such as investment, employee base and type of management. Performance factors were linked to employment generation, unit based productivity and level of capital investment. The study found out that units which had scope for forward or backward integration were well positioned for competitiveness. Yet, lack of concrete personnel policies, high employee turnover ratio, incompatible chain of vendor-supplier-customer relations, almost non-functional regulatory body, unwarranted diversifications, impulsive and intuitive management and many others affected their structural performance ratios and rate of growth. In this regard, the author recommended scientific administration in areas such as resource utilisation, personnel recruitment, customer identification, financial management, logistical planning and channels of operation. (34)

3.3 A CRITICAL LOOK AT THE REVIEWS

From the later part of the 1990's, the time when the effect of globalisation and liberalisation was begun to be felt across the continents, the facade of social, economic and cultural life of individuals, groups, communities, societies and nations changed forever for the worse. So has the schools of thought and interpretations regarding entrepreneurship. The reviews too show the change in the perspective, that is, from a purely psychological based approach to the one that puts emphasis on context, environment and education. Also, in much of the literature on entrepreneurship, there is consistent interest in identifying the factors that transform a person into an innovative venture developer.

Some other literatures attribute the frailness in student motivation towards entrepreneurship to the existing economic system, which is based on spending and consumption. Its uneven working, unjust yield pattern, and unfair prolongation are criticised. This, in addition, is exacerbated by poor but wilful implementation of namesake entrepreneurship development programmes. In this regard the literatures emphasise the need for enhancement, changeover or complete revamp of the existing system for it to be efficient and productive. This is to be done both at micro and macro levels, and both internally and externally. More clearly, be it thoughts or execution thereof, or, physical structures or contributive forces thereof, both domains should change across the board in an interdependent manner.

Yet other literatures emphasise scientific management, forward planning, adoption of new and updated technological solutions, innovations and above all, relinquishment of ulterior and corruptive motives in all endeavours. Moreover,

although the studies admit that reality is quite different from theoretical approaches, they call for minimising the gap therein by being self-responsible. Role of the governing bodies in allocating resources is also stressed at most places. Relatedly, the importance of entrepreneurial training, guidance and research is also underscored.

Finally, quite a section of the studies, especially research papers, undertake entrepreneurship research only to show their statistical prowess. Complex but assumptions-rich statistical tools are employed to arrive at otherwise obvious solutions. Moreover, women entrepreneurship is vastly covered, but not in the true sense of entrepreneurship, but in a manner to project the predominantly clerical and service based ventures such as food chains, beauty parlours, documentation job works, tailoring and many other routine and semi-skilled vocational lines as entrepreneurship. Some other works are heavily psychological and do not fit into the local geographical or cultural contexts.

3.4 CONCLUSION

Analysing entrepreneurship is a very complex task. As diverse attitudes, factors and aspects come into play, any study attempting on the same falls short of expectations. Yet, many researchers tried to understand entrepreneurs and entrepreneurship. Obviously they are incomplete in the sense they narrow their scope to a particular geographic region, sample base or analytical approach. Moreover, very few studies focussed on entrepreneurial propensity and intent of students. They attempted to assess which of the three determinants of entrepreneurial intention namely demography, psychology and context, remained the most relevant among the students. Areas covered in the literature review other than entrepreneurship motivation too provided an objective framework for the cause of the study problem.



CHAPTER - II

REVIEW OF LITERATURE

This chapter discusses the Literature Review on WLB and makes an assessment on the impact of work & personal life dimensions on the WLB of women employed in Banking. An effective WLB is a major issue for employees and the organizations deal with this issue by implementing WLB practices. Since women are entrusted with the responsibility of developing healthy family environment, their efficiency and quality time in both places, i.e., personal environment and work environment becomes significant and it has an impact on the happiness of the family and family members and also on smooth functioning of an organization. A working woman is indeed an invaluable asset for developing the standard of living of family as well as nation. Most of the studies have been done on Work life conflicts and WLB practices. However, most of the researchers have given emphasis on working Hours, work load, job satisfaction, workplace issues including managing change, overlap of work and other dimensions of life, stress and burnout, ill-health, marital conflicts, productivity, etc. Many researchers focused on the WLB of BPO, insurance and IT sector women employees. So it becomes important to study about the WLB of women employees of Banking sector. The reviews collected for this research are summarized as follows.

FOREIGN STUDIES

Lewis (1997)¹ found that Managerial careers in UK organizations are more difficult to maintain their work life balance since working hours tend to be longer and cultural expectations of time and commitment follow the male model of working, which include long, unpredictable working hours, geographical mobility and networking out of hours.

Allen and et.al. (2000)² also found that as WFC increased, job satisfaction decreased among individuals of both genders in diverse professions, various career stages and from different countries. And also WFC increased, organizational commitment decreased, and that WFC is associated very highly with turnover or the intention to leave. Both physical and psychological stress have been associated with WFC, including Psychological strain, anxiety, general life stress, increased blood pressure, alcohol abuse, burnout, work related stress and depression.

Michael K Brady and Joseph Cronin Jr. (2001)³ through qualitative and empirical research found that the service quality construct conforms to the structure of a third-order factor model that ties service quality perceptions to distinct and actionable dimensions: out-come, interaction, and environmental quality. In turn, each has three sub dimensions that define the basis of service quality perceptions. From the above reviews, it is evident that quality of service plays a vital role in attaining satisfaction. It is also clear that service quality has a direct and strong impact on customer satisfaction.

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¹ Lewis, S. (1997), Family Friendly Employment Policies, Gender, Work and Organization, Vol. 4 No. 1, pp. 13-23.

² Allen, T.D., Herst, D.E.L., Bruck, C.S., & Sutton, M. (2000). Consequences associated with work-to-family conflict: a review and agenda for future research. Journal of occupational health psychology, Vol. 5(2), pp 278-308.

Michael K. Brady and J. Joseph Cronin Jr (2001), "Some New Thoughts on Conceptualizing Perceived Service Quality: A Hierarchical Approach" The Journal of Marketing, Vol. 65(3), Pp. 34-49.

Only when the customer's perception towards service quality is positive it leads to customer satisfaction.

Lori S. Cook & Rohit Verma (2002)⁴ in the study entitled as, "Exploring the Linkages Between Quality System, Service Quality and Performance Excellence: Service Providers Perspective", explore the linkages between quality system, employee service quality culture, and performance excellence in the banking industry operating in a turbulent business environment. Properly conducted quality culture and strategic consensus assessment has the potential of informing a service organism of its current position and possible area of improvement. The purpose of the study was to assess the service employees' perception of an organization's quality management system on service quality and on operational performance. As discussed in the case study and shown by the survey results, the proposed relationship seem to hold for a large service organization operating in the turbulent business environment.

Frone (2003)⁵ provided a four-fold taxonomy of work-family balance that includes the separate components of work-to-family conflict, family-to-work conflict, work-to-family facilitation, and family-to-work facilitation.

Lingard and Lin (2004)⁶ studied 109 females and showed that women in the construction sector valued work-life balance policies because of the transparency and support and felt more commitment to such employers. They found that participants did not perceive construction careers as compatible with family life and felt forced to

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Lori S. Cook and Rohit Verma (2002), "Exploring the Linkages between Quality System, Service Quality" and Performance Excellence: Service Providers Perspective", Quality Management Journal, UTAH. Vol. 9(2), Pp. 12-20.

⁵ Frone, M.R. (2003), Work-family Balancel, in Quick, J.C. and Tetrick, L.E. (Eds), handbook of occupational health psychology, American psychological association, Washington, dc.

Lingard, H. and Lin, J. (2004), Career, family and work environment determinants of Organizational commitment among women in the Australian construction industry, Construction management and economics, Vol. 22, May, pp. 409-20.

choose between work and family. Organizational commitment to work life balance was found to be a determinant of employee turnover, motivation and productivity for females.

Gwo-Guang Lee, et al. (2005)⁷ developed a research model to examine the relationship between e-service quality dimensions and overall service quality, customer satisfaction and purchase intentions. Data of 297 online customers were used to test the research model. Confirmatory factor analysis was conducted to examine the reliability and validity of the measurement model and the structural equation modeling technique was used to test the research model. The analytical results showed that the dimensions of web site design, reliability, responsiveness, and trust affect overall service quality and customer satisfaction. Moreover, the latter in turn are significantly related to customer purchase intentions. However, the personalization dimension is not significantly related to overall service quality and customer satisfaction.

Huseyin Arasliet et al., (2005)⁸ analysed and compared the quality of service in the commercial banking sector of Cyprus and investigated the relationship between overall bank customer satisfaction in the Turkish and Greek-speaking areas of Cyprus. The research results revealed that the assurance dimension had the largest influence on customer satisfaction and overall satisfaction of bank customers in both areas of Cyprus had a positive effect on their word-of-mouth and the expectations of bank customers in both areas were not met and that the largest gap was found in the empathy dimension.

⁷ Gwo-Guang Lee and Hsiu-Fen Lin, (2005), "Customer Perceptions of E-Service Quality in Online Shopping", International Journal of Retail & Distribution Management, Vol. 33(2) Pp.161-176.

Huseyin Arasli, Salih Turan Katircioglu and Salime Mehtap-Smadi, (2005), "A Comparison of Service Quality in the Banking Industry: Some Evidence from Turkish- and Greek-speaking areas in Cyprus", International Journal of Bank Marketing, Vol. 23(7), Pp. 80-83.

Essam E Ibrahim et al., (2006)⁹ conducted a study on the tile "customers' perception of electronic service delivery in the UK retail banking sector". This study aims to explore the key factors of the electronic service quality (ESQ) perceptions of UK banking customers and to evaluate the customers' perceptions of their banks' actual performance on the identified ESQ dimensions. Exploratory factor analysis uncovered six composite dimensions of electronic service quality. They are convenient/accurate electronic banking operations, the accessibility and reliability of service provision, good queue management, service personalization, the provision of friendly and responsive customer service and the provision of targeted customer service. Further analysis using importance performance analysis revealed that the UK customers' perceptions of their bank actual performance on these revealed that ESQ dimensions were largely modest.

Abu Shanab E. and Pearson J.M (2007)¹⁰ investigated the key determinants of the adoption of internet banking in Jordan. The author attempted to validate the appropriateness of the Unified Theory of Acceptance and Use of Technology (UTAUT) within the context of internet banking. The results of this study indicated that UTAUT provides a good foundation for future technology acceptance research. The three main predictors, viz. performance expectancy, effort expectancy and social influence were significant and gender moderated the relationships between the three independent variables and the dependent variable.

⁹ Essam, E Ibrahim, Matthew Joseph and Kevin Ibeh, (2006), "Customers' Perception of Electronic Service Delivery in the UK Retail Banking Sector", International Journal of Bank Marketing, Vol. 24(7), Pp.475-493.

Abu Shanab E. and Pearson J.M., (2007), "Internet Banking in Jordan: The Unified Theory of Acceptance and use of Technology (UTAUT) Perspective", Journal of Systems and Information Technology, Vol. 9(1), Pp. 65-67.

Durkin, et al., (2007)¹¹ conducted a study on the title "E-Banking Adoption: from Banker Perception to Customer Reality". This study adopts a quantitative methodology and examines customer communication preferences when interacting with their bank. The customer satisfaction questionnaire was issued to over 2,000 retail customers. Through regression analysis, the key predictors that indicate whether or not customers will register as Internet banking users were identified. Twenty five senior branch bank managers were then asked to rank the same set of issues to ascertain what they felt to be the key influencers to customer registration for Internet banking. The similarities and differences between the two sets of findings are identified and the managerial implications for the case bank's marketing strategy discussed.

Istvan Szuts (2008)¹², in his report entitled as "Customer Loyalty Problems in Retail Banking" explains that to achieve higher business growth, banks must increase customer loyalty by delivering a distinctive experience that combines the right mix of convenience, value and service and forge an emotional bond with customers.

Muslim Amin and Zaidi Isa (2008) ¹³ made an attempt to examine the relationship between service quality perception and customers' satisfaction in Malaysian Islamic banking using the SEM approach. This model begins with SERVQUAL measurement scales consisting of six dimensions namely, tangibility, reliability, responsiveness, assurance, empathy and the compliance to measure Malaysian Islamic banking service quality. The results show that the proportion of

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Durkin, Mark1, Aodheen O'Donnell, Gwyneth Mullholl and Jospeh Crowe (2007), "On E-Banking Adoption: from Banker Perception to Customer Reality", Journal of Strategic Marketing, Vol. 15(16), Pp. 237-252.

¹² Istvan Szuts (2008), "Loyalty Problems in Retail Banking", 6th International Conference on Management, Enterprise and Bench Marketing, Budapest, Hungry.

Muslim Amin and Zaidi Isa (2008), "An Examination of the Relationship Between Service Quality Perception and Customer Satisfaction: A SEM Approach towards Malaysian Islamic Banking", International Journal of Islamic and Middle Eastern Finance and Management, Vol. 1(3), Pp. 43-45.

Malaysian Muslims' awareness of the Islamic banking products and services were high compared to non-Muslim customers. The majority of the Islamic banking customers were satisfied with the overall service quality provided by their banks. The relationship between service quality and customer satisfaction was significant.

Akroush et al., (2009) ¹⁴ in their study indicated that the service quality dimensions (functional and technical) have positively and significantly affected banks performance assessed based on financial performance and customer indicators. The functional quality dimension has a stronger effect on all banks performance indicators than the technical quality dimension. The effect of service quality dimensions (functional and technical) on the banks financial performance is still stronger than their effects on banks customer indicators.

Hummayoun Naeem et al., (2009)¹⁵ investigated the impact of service quality on customer satisfaction in the Pakistani banking sector. The constructs of SERVQUAL model developed by Zeithaml and Bitner (1996) and five point customer satisfaction tool developed by Taylor and Baker (1994) were adopted and used for data collection. Results of the study indicated that the service quality was proved to be a strong predictor of customer satisfaction in case of foreign bank. They concluded that if service quality is managed and maintained effectively, it can contribute significantly towards customer satisfaction.

Akroush, Mamoun N.; Khatib and Fahed, S. (2009), "The Impact of Service Quality Dimensions on Performance: An Empirical Investigation of Jordan's Commercial Banks", Journal of Accounting, Business & Management, Vol. 16(1), Pp. 22-44.

Hummayoun Naeem, Asma Akram and Iqbal Saif, M. (2009), "Service Quality and its Impact on Customer Satisfaction: An Empirical Evidence from the Pakistani Banking Sector", International Business and Economics Research Journal, Vol. 8(12), Pp.99-104.

Barbara Culiberg (2010)¹⁶ explored service quality in a retail bank setting in Slovenia and its influence on customer satisfaction. Based on SERVPERF a 28item scale has been developed for this study. Through factor analysis four dimensions of service quality have been obtained. The results of regression analysis suggest that all four dimensions of service quality as well as service range influence customer satisfaction.

Figen Yeilada et al., (2010)¹⁷ has three fold aim in his study. They are to test the dimensionality of the SERVQUAL instrument in the Northern Cyprus health care industry, to assess the service quality provided in public and private hospitals in Northern Cyprus and to identify the service quality dimensions that play important role in patient satisfaction. Data were collected in two phases from the same sample, which consisted of 806 systematically selected people above the age of eighteen. Factor analysis revealed a three factor solution, namely, reliability-confidence, empathy and tangibles. Gap analysis showed that private hospitals have smaller gaps than public hospitals in all three service quality dimensions. Finally, logistic regression findings indicated that while all three dimensions are somewhat influential on patient satisfaction, in public hospitals tangible dimension seems to exert no significant influence on satisfaction.

H.Emari and S. Iranzadeh (2010) ¹⁸ conducted a study entitled as, "Determining the Dimension of Service Quality in Banking Industry: Examining the Gronroos's Model in Iran". They suggested that service quality consists of three

¹⁶ Barbara Culiberg, (2010), "Identifying Service Quality Dimensions as Antecedents to Customer Satisfaction in Retail Banking", Economic and Business Review, Vol. 12(3), Pp. 151–166.

Figen Yeilada and Ebru Direktör (2010), "Health Care Service Quality: A Comparison of Public and Private Hospitals", African Journal of Business Management Vol. 4(6), Pp. 962-971.

Emari, H. and Iranzadeh, S. (2010), "Determining the Dimension of Service Quality the Banking Industry: Examining the Gronroos's Model in Iran" The Authors Journal Compilation, East Azarbaijan, Iran.

dimensions, technical, functional and image. This research is an applied research and the results of the study showed that in case of a banking service the overall service quality is influenced more by a consumer's perception of technical quality than functional quality.

Sadek and Kamaruzaman (2010)¹⁹ in their study present a comparative study on the quality of service offered by the Cooperative Bank (CB) and Islamic Banks of Britain (IBB) in Leicestershire, England. Both banks were compared based on the similarities and differences of their customer preference in terms of service quality. The findings of the study revealed that empathy and responsiveness are being prioritized for the CB customers while the compliance issues are preferred by IBB customers.

Abed Abedniya, et al., (2011)²⁰ investigated the direct impact of perceived service quality on customer satisfaction in the context of Islamic banking system in Malaysia. In this study researchers used CARTER instrument for measuring perceived service quality and customer satisfaction. In addition, this study indicates the gap between customer expectation and perception concerning service quality dimension base on CARTER instrument. By measuring this gap, researchers find the level of customers' perception service quality and compare it with customer satisfaction level. Therefore, comparison of this result can indicate the relation between customer satisfactions and perceive service quality.

¹⁹ Sadek and Kamaruzaman (2010), "Service Quality Perceptions between Cooperative and Islamic Banks of Britain", American Journal of Economics & Business Administration, Vol. 2(1), Pp1-5.

Abed Abedniya, Majid Nokhbeh Zaeim and Bardia Yousef Hakimi (2010), "Investigating the Relationship between Customers' Perceived Service Quality and Satisfaction: Islamic Bank in Malaysia", European Journal of Social Sciences, Vol. 21(4), Pp. 603-624.

Ahmad and Sultan (2011)²¹ in their study examine the relationship between service quality and performance of conventional banks operating in Pakistan. The researcher collected data from 864 respondents of 72 branches of selected banks. The data were collected by a structured questionnaire developed in the light of existing literature. The responses were analyzed through SPSS 15.0 version. The relationship between service quality and performance of conventional banks was assessed by Pearson's correlation and regression analysis. The results indicate that there is a weak positive relationship between service quality and performance of conventional banks. Bankers should improve their services by blending of traditional facilities and modern technology to meet customers' expectation for better performance in future. Similarly, bank managers should take quality initiatives to improve their products by considering demographic characteristics of the customers to retain them as satisfied customers for better performance. It is also suggested that bankers should introduce new, diversified and marketable products to meet requirements of different segments.

Ashfaq Ahmad, et al., (2011)²² analyzed the services quality of products offered by Islamic banks with the mediating effect of customer satisfaction on bank performance. There is an increasing competition among banks to capture new customers as well as to retain existing customers. It requires a study to measure the impact of service quality on customer satisfaction towards bank performance. Data were collected from 720 respondents of 60 branches of six full-fledged Islamic banks operating in Pakistan by simple random sampling method. The results indicate a strong positive relationship between service quality and customer satisfaction, while weak

Ahmad and Sultan (2011), "How Service Quality affects Performance of Conventional Banks in Pakistan", Interdisciplinary Journal of Contemporary Research in Business, Vol. 2(9), Pp150-156.

Ashfaq Ahmad, Kashif-ur-Rehman and Nadeem Safwan (2011), "Testing a Model of Islamic Banking Based on Service Quality, Customer Satisfaction and Bank Performance, African Journal of Business Management, Vol. 5(5), Pp. 1880-1885.

positive correlation exists between service quality and bank performance. But, negative relationship was found between customer satisfaction and performance of Islamic banks in Pakistan. Furthermore, it is found that customer satisfaction does not mediate between service quality and bank performance. The gap between customer satisfaction and bank performance may be due to bankers' concentration on network expansion instead of customer orientation and customer focus.

Issham Ismail, et al., (2011)²³ conducted a study to explore the level of satisfaction of customers on service quality of the banking services in Malaysia. They investigated the relationship between banking services and customer satisfaction. The results revealed that branch banking services and mobile banking services have significant relationship with customer satisfaction. Characteristics of customers and banking information of respondents are also identified as important factors influencing the level of satisfaction of customers. It was also noted that customer satisfaction not only depends on the performance of the services but also on how it contributes to the overall service offerings.

Muhammad Ehsan Malik, et al., (2011)²⁴ in their study, it was hypothesized that clients using commercial retail services of the banks with favorable perceptions of service quality dimensions. Multiple regression of survey responses indicated that assurance satisfied banking customers more than did reliability whereas favorable perceptions regarding SERVQUAL remaining dimensions did not prove to be instrumental in satisfying customers. Implications for banking practitioners and future research were also discussed in the study.

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²³ Issham Ismail, Nadiatul Rosley and Soo Sin Ling, (2011), "Banking Services and Customer Satisfaction: Analysis in Malaysia", Crown Journal of Business Management, Vol. 1(1), Pp.01-07.

Muhammad Ehsan Malik, Basharat Naeem and Zoune Arif (2011), "How Do Service Quality Perceptions Contribute in Satisfying Banking Customers?" Vol. 3(8), Pp. 646-653.

Asma Abdul Rehman (2012)²⁵ investigated the relationship between customer satisfaction and six dimensions of service quality (CARTER model) in Islamic banks of Pakistan, the UK and UAE. This study uses a sample of 225 customers of Islamic banks. Seventy five responses have been taken from each country. The structured questionnaire technique has been used to collect data. The findings reveal that Pakistani and UK Islamic banking customers consider assurance, reliability and empathy as significant factors for customer satisfaction, whereas UAE customers consider assurance and tangible as significant dimensions of satisfaction.

Hua, L.Y. (2012)²⁶ explored the antecedents of post recovery satisfaction within the china's Big-4 commercial banks. The data were collected from 300 respondents from Changsha city. Factor Analysis was applied to test reliability / validity of data and the structural equation modeling was used to estimate hypothesized relationships among the latent constructs. The results found were consistent with most precious researchers. It was achieved that recovery expectation negatively influenced recovery quality perceptions, expectancy disconfirmation and recovery quality perceptions had positive effect on recovery satisfaction.

Mersha and Yonatan (2012)²⁷ in their study uses the SERVQUAL method to assess perceived service quality in selected Ethiopian banks based on customer surveys conducted in three private and the largest public bank in Addis Ababa. For all banks, service expectations were not matched by perceived performance. While there were only a few differences in service expectations between public and private banks, private

Asma Abdul Rehman (2012), "Customer Satisfaction and Service Quality in Islamic Banking: A Comparative Study in Pakistan, United Arab Emirates and United Kingdom", Qualitative Research in Financial Markets, Vol. 4(3), Pp.165-175.

Hua, L.Y. (2012), "Customer Satisfaction Antecedents within Service Recovery Context: Evidence from "Big 4" Banks in China" Nankai Business Review International, Vol. 3(3) Pp. 284-301.

Mersha and Yonatan (2012), "Perceived Service Quality in Ethiopian Retail Banks", Thunderbird International Business Review, Vol. 54(4), Pp. 551-565.

banks were perceived to be relatively better in delivering service. The findings also indicate that perceived service quality falls short of customer expectations in all the five dimensions of service quality with the largest perception-expectation gap observed for the empathy dimension. As the banking sector becomes increasingly more competitive in Ethiopia, these findings can provide valuable insight to bank managers regarding the specific customer service issues that they need to address in their ongoing effort to attract and retain more customers.

Paschal Wanzalla Soita $(2012)^{28}$ pointed out that many service providers have emerged on the Ugandan market offering health and fitness services. Therefore, this study sought club customers' perception about service delivery in the sector with a modified 26 item SERVQUAL questionnaire. Data were collected from a random sample of 486 customers and 116 interviewees covering 58 purposively selected health-and-fitness centers countrywide. Customers to gymnasia, aerobics clubs and aquabased activities where vulnerability is high were considered. Major findings were that gaps exist in service delivery (Overall service perception μ = -1.73) and that the current management model in most clubs falls far short of international standards. A single authority for standardization is lacking for professional certification and regulation. It is recommended that sport-specific Government of Uganda authorities must act promptly in a joint effort with federations, academia and the leading international certifying organizations to directly oversee and/or set standards of practice to meet the required quality levels and fitness industry needs.

Paschal Wanzalla Soita (2012), "Customers' Perception about Service Quality in Commercial Health and Fitness Clubs", Uganda, Journal of Education and Practice, Vol. 3(4), Pp. 53-63.

Sayani, et al., (2013)²⁹ in their study aimed to identify the determinants of bank selection for Islamic and conventional banks in the United Arab Emirates (UAE). Data were collected from 246 respondents in the Emirates of Dubai and Sharjah and focused on aspects such as bank products, service quality, profit and reputation, cultural and religious factors, in addition to demographic attributes of the sample. Multiple discriminant analysis is used to identify the most important determinants of bank selection. The study concluded that the determinants for bank selection are more distinguishable amongst Islamic bank customers. Bank reputation and expectation of profit on deposits are not determinants of bank selection; however, religious preferences are the most important considerations in selection between Islamic and conventional banks.

Krystallia and Chrysochou (2014)³⁰ said that good branding dramatically influences customer satisfaction, behavior and attitudes toward service provision. The communication element control has a direct effect on customer perceptions of many brand dimensions, such as service quality and loyalty. This means the communication elements, advertising and promotions must be carefully implemented

Tran Van Quyet, et al. (2015)³¹ opined that all five factors were positively related to customer satisfaction. However, reliability had only partial support, indicating a need to improve reliability for Vietnamese commercial banks wishing to be more competitive in the market. According to the t-test and ANOVA results for

²⁹ Sayani, Hameedah, Miniaoui and Hela (2013), "A Study on Identifying the Determinants of Bank Selection for Islamic and Conventional Banks in the United Arab Emirates (UAE)", International Journal of Bank Marketing, Vol. 31(3), Pp. 206-228.

Krystallia and Chrysochou (2014), "The Effects of Service Brand Dimensions on Brand Loyalty", Journal of Retailing and Consumer Services, Vol. 21(2), Pp. 139-147.

Tran Van Quyet, Nguyen Quang Vinh and Taikoo Chang (2015), "Service Quality and Its Effects on Customer Satisfaction with Deposit Services in the Banking Industry", Advanced Science and Technology Letters, Vol. 8(8) Pp.18-23.

differences in the level of satisfaction based on respondent characteristics, there is a difference in satisfaction between male and female respondents. More specifically, the results suggest that female customers require higher service standards in the banking industry than their male counterparts. Customer age and experience showed no differences in the level of satisfaction. Vietnamese commercial banks have developed banking services with many extra advantages, particularly for deposit services. This study examines the relationships between the factors in the SERVQUAL model and customer satisfaction with the use of deposit services of Vietnamese commercial banks.

INDIAN STUDIES

Parasuraman A, Valarie A. Zeithaml and Leonard L. Berry (1985)³² carried out an extensive exploratory investigation of quality in four service business organisations and developed a model of service quality. The research revealed ten dimensions that consumers use to form expectation about services and perception about services. The research also pinpointed four key areas or gaps on the service providers' side that are likely to affect service quality as perceived by consumers.

Parasuraman A et al., (1988) ³³ developed a 22-item instrument (called SERVQUAL) for assessing customer perceptions of service quality in service organizations, the procedures used in constructing and refining a multiple-item scale to measure the construct and the scale's reliability, factor structure, and validity on the basis of analyzing data from four independent samples are presented and concluded the paper with a discussion of potential application of the scale.

Parasuraman A, Valarie A Zeithaml and Leonard L Berry, (1985) "A Conceptual Model of Service Quality and its Implications for Future Research", The Journal of Marketing, Vol. 49(4), Pp.41-50.

Parasuraman A, Valarie A Zeithaml and Leonard L Berry (1988), "The Service-Quality Puzzle", Business Horizons, Pp.35-43.

Parasuraman A, Valarie A. Zeithaml and Leonard L. Berry (1993)³⁴ developed a conceptual model that depicts the nature and determinants of customer expectations of service. The model specified three different types of service expectations: desired service, adequate service and predicted service. They have also discussed about seventeen propositions about service expectations and their antecedents.

Gupta (2000)³⁵ stated all customers expect the bankers to be polite, courteous, helpful and understanding. He also viewed that the customers also expect to be treated as important individuals and would be satisfied if prompt, accurate and speedy attention is given to their work and banking problems. He said that customer services are made up of several aspects like technical, efficiency, advisory and behavioural, after sale service and customer amenities.

Khong and Richardson (2001)³⁶ opined that as products and customer services within the banking industry become more and more similar and substitutable, switching costs of customers are lower and affordable. The competitive nature within the industry has become more challenging these days. Within an intense competitive industry "the bank that has the largest customer base and the highest customer retention rate will be a market leader in the industry"

Parasuraman A, Valarie A Zeithaml and Leonard L Berry (1993), "The Nature and Determinants of Customer Expectations of Service", Journal of the Academy of Marketing Science, Vol. 21(1), Pp.1-12.

³⁵ Gupta, V.K. (2000), "Marketing of Financial Services", Mohit Publishers, New Delhi, Pp.206-22

Khong K.W. and Richardson, S. (2001), "Business Process Re-Engineering: A Comparison with Other Management Techniques", The Journal of the Institute of Bankers India, Vol.4(119), Pp. 32-44.

Rohini Gupta Suri (2002)³⁷ concluded in his study that the services available in Indian banking industry is being fully utilized by the customers as the available services are not supplied by the bank employees effectively. Hence, the study suggested for an effective service provision by the bank officials.

Sureshchandar G.S, et al., (2003)³⁸ conducted a research to compare and contrast the three groups of banks in India with respect to the service quality factors from the perspective of the customers. They found that customers in developing economies seem to keep the technological factors of services as core service and systematization of the service delivery as the yardstick in differentiating good and bad service while the human factors play a lesser role in discriminating the three groups of banks.

Bhaskar, P.V. (2004)³⁹ said that, once good service is extended to a customer a loyal customer will work as an ambassador to the bank and facilitate growth of business.

Bhat and Mushtaq (2005)⁴⁰ in their study stated delivering higher levels of service quality is the strategy that is increasingly being offered as a key to service provider's efforts to position themselves more effectively in the marketplace. Almost all banks perform same functions. Therefore, customer takes into account the relative efficiency while choosing a particular bank. Moreover, banks carry on business with public money and customers expect better services from them. Under such

³⁷ Rohin Gupta Suri (2002), "Services Marketing", Ammal Publications Pvt., Ltd., New Delhi, 2002.

Sureshchandar, G.S., Rajendran, C., and Anantharaman, R.N. (2003) "Customer perceptions of Service Quality in the Banking Sector of a Developing Economy: A Critical Analysis", International Journal of Bank Marketing, Vol. 21(5), Pp. 233-242.

³⁹ Bhaskar P.V. (2004), "Customer Service in Banks", IBA Bulletin, Vol., 26(8) Pp. 9-13.

Bhat and Mushtaq (2005), "Service Quality Perceptions in Banks: A Comparative Analysis", Vol. 9(1), Pp. 11-20

circumstances, customers' decision to patronize one and not the other is based on quality service offered to them. The results of the study lead us to the conclusion that customers perceive that service quality of all banks is below their expectations and suggests heavy investment on tangibility and improvement in other dimensions of service quality.

Chauhan, (2006)⁴¹ opined that the PSBs have been forced to adopt the way of marketing to survive in the market which further compelled to the bank employees to change their mindset towards more improved services. The future banking will be more technological and innovation oriented.

Jaiswal K.S and Neetu Singh (2007)⁴² in their study, "Retail Banking: Indian Scenario", have elaborated that customer retention and customer share are the two very important aspects for a concern apart from attracting new customers. Customer share is the ratio of a customer's purchase of a category of products or services from supplier X to the customer's total purchase of products or services of that category from all suppliers. This, thus, discard dead or nearly dead accounts from customer retained category. The authors have also elaborated upon demographics, value, attitude, belief, knowledge, needs and motivation as a base for designing CRM and successful marketing.

Aruna Dhale and Manish Mittal (2008)⁴³ carried out a study to obtain the primary opinion of the customers of the State Bank of India, HDFC, ICICI, IDBI and UTI (now Axis Bank) as representatives of public and private sector banks. It was

Chauhan, M. (2006), "Banking Industry in India: The developing Trends", Monthly Commentary, Vol. 36(10), Pp. 28-32.

⁴² Jaiswa K.S. and Neetu Singh (2007), "Retail Banking: Indian Scenario" Vol. 37(1), Pp. 1-13.

Aruna Dhale and Manish Mittal (2008), "Preferences, Satisfaction Level and Chances of Shifting: A Study of the Customers of Public Sector and New Private Sector Banks", The ICFAI Journal of Bank Management, Vol. 7(2), Pp.62-74.

found from the study that the customers of private banks are more satisfied than the customers of the SBI. It was also identified that customers of SBI are more sensitive towards the processing time taken for account handling and technological updates while in the case of private banks, nearby location of bank to residential area and delay in the processing time are the reasons to change the existing bank with a new one.

Ashok Kumar and Rajesh (2009)⁴⁴ found from the study that both public sector banks and private sector banks bare lack in one or more aspect of service quality and there is no significant difference between overall customer satisfactions in the banks. They concluded that banks should aim at satisfying the customers by providing maximum features in their banking services. Technological upgradation can be undertaken through implementation of core banking solutions and development of techno-savvy innovative products and services should be carried out.

In the RBI report on trends and progress of banking in India (2009)⁴⁵ it is clearly stated that commercial Banks need to become conscious as they are entering a challenging environment and will have to redefine their position with the financial industry. New ways and methods will have to be determined in order to successfully response to the new challenges, particularly when there is a growing demand from customers for high quality service.

Ramesh H Taxak and Manjeet Kaur (2009)⁴⁶ analysed and compared the customer satisfaction level in public and private sector banks. They concluded that public sector bank provides better services to their customer than private sector banks.

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⁴⁴ Ashok Kumar and Rajesh (2009), "Whether Today's Customers are Satisfied? - A Study with Banks", Indian Journal of Marketing, Vol. 39(9), Pp.56-62.

The Hindu Editorial (2003), "Trends and Progress of Banking in India - A Snapshot", The Hindu, Nov.29.

Ramesh, H Taxak and Manjeet Kaur (2009), "A Study of Customer Satisfaction in Private and Public Sector Banks", Gyan Management, Vol. 3(1), Pp. 43-53.

The customer of public sector banks are more satisfied with traditional banking service such as demand draft and cheque book facility as compared to private sector banks whereas the customers of private sector banks are more satisfied with counter services such as cash deposits, cash payments, issue of draft, cheque payment and cheque deposit facilities provided by the bank.

Valerie J. Morganson, et al.,(2010)⁴⁷ identified the differences in work-life balance (WLB) support, job satisfaction, and inclusion as a function of work location with Web-based survey data were provided by 578 employees working at one of four locations (main office, client location, satellite office, and home). The results showed that main office and home-based workers had similar high levels of WLB support and job satisfaction. The findings suggest that work location explains significant differences in WLB support, job satisfaction, and inclusion. WLB support and inclusion impact differences in job satisfaction among workers at various locations. work, employment prospects and their private lives. The majority were career focused, worked intensively and felt frustrated with their lack of mobility and career progression while working part-time. The majority worked in excess of their contracted hours and did not experience an appropriate reallocation of work when they reduced hours.

Monica Bedi (2010)⁴⁸ investigated the relationship between service quality, overall customer satisfaction and behavioural intensions across public and private banks in India. The findings indicated that service quality is the significant determinant of customer satisfaction in public and private sector banks. Service quality dimensions

Valerie J. Morganson, Debra A. Major, Kurt L. Oborn, Jennifer m. Verive, Michelle P. Heelan, (2010), "Comparing tele work locations and traditional work arrangements: differences in work-life balance support, job satisfaction, and inclusion", Journal of Managerial Psychology, Vol. 25 Iss: 6 pp. 578 – 595

Bedi and Monica (2010), "An Integrated Framework for Service Quality, Customer Satisfaction and Behavioral Responses in Indian Banking Industry - A Comparison of Public and Private Sector Banks", Journal of Services Research, Vol. 10 (1), Pp. 15-17.

were found to be statistically significant in public and private banks and customer satisfaction was strongly associated with propensity to recommend.

Ravichandran, et al., (2010)⁴⁹ examined the influence of perceived service quality on customer satisfaction using an adaptive Bayesian frame works in private sector banks. Bayesian structural regression estimates are shown to provide a banking institution with reliable information for use in positioning the private banks in its market place. The study concludes that increase in service quality of the banks can develop customer satisfaction which ultimately retains valued customers.

Uma Sankar Mishra, et al., (2010)⁵⁰ proposed two structural equation models (SEMs), one for the public and another for private sector banks in India, to show the relationship between customer satisfaction on bank services and the attributes of the perceived service quality. Specifically, the structural equation model is formulated to explore the impact of the relationship between customer satisfaction and service quality attributes. In this context, two proposed structural equation models (SEMs) show the relationship between customer satisfaction on bank services and the attributes of the perceived service quality. The proposed models was to identify the service quality attributes to improve, with the aim of offering banking services characterized by higher levels of quality.

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⁴⁹ Ravichandran, K. Tamil Mani, B. Arun Kumar, S. and Prabhakaran, S. (2010), "Influence of Service Quality on Customer Satisfaction Application of SERVQUAL Model", International Journal of Business and Management", Vol. 5(4), Pp. 17-20.

Uma Sankar Mishra, Jyoti Ranjan Das, Sanjib Pattnaik, Ayasa Kanta Mohanty (2010), "Service Quality Attributes Affecting Customer Satisfaction in Banking Sector of India", European Journal of Economics, Finance and Administrative Sciences, Vol. 24, Pp.89-99.

Thriveni Kumari. K (2011)⁵¹ analyzed the impact of stress on women work life balance of BPO & Education sectors and shows that the factors affecting the women work-life-balance are role of stress, managing stress, type of diseases faced due to stress and the types of organization policies implemented to remove the stress. It is concluded that though there is difference in their professions based on the work and life balance it is said that stress level among the women employees is different in different sectors.

Prerna Patwa (2011)⁵² found that the parameters for measuring the work-life balance are the number of working days in a week, daily working hours, travelling time to workplace, time spent with the family daily, botheration for work, bringing work home, feeling about work, measures taken to relieve stress out of work etc. The study concludes that, the governments are promoting the business and health benefits of work-life balance and have developed programs, policies, legislation and resources to address the needs of workers, to improve productivity, and to reduce the work-life conflict. In almost all the industrial countries, employers are offered to provide these work life benefits.

Narayan Swar and Biranchi (2011)⁵³ in their study stated that the need of the hour in the Indian banking sector is to build up competitiveness through service quality so as to making the banks more market oriented and customer friendly. Effective service quality is increasingly being seen as a key strategic differentiator within the financial services sector. Thus, the present study focuses on customer satisfaction and

⁵¹ Thriveni Kumari, K. (2011), Impact of stress on work-life-balance of women employees with reference to BPO and education sectors in Bangalore, Vol. No. 1, Issue No. 7, Issn 2231-5756

Prerna patwa (2011) work-life balance: a cross sectional study of banking & insurance sector volume No. 1, Issue No. 3 (august) Issn 2231-5756

Narayan Swar and Biranchi (2011), "A Study of Customer Satisfaction & Service Quality Gaps in Selected Private, Public & Foreign Banks", SIES Journal of Management, Mar 2011, Vol. 7(2), Pp. 62-73.

service quality gap (customers' perceptions and expectations) measurement among public, private & foreign banks in Orissa. The study conducted among six banks of the state, namely State Bank of India (SBI) and Punjab National Bank (PNB) in public sector banks, ICICI Bank & Axis Bank in the private sector banks, and Citi Bank and Standard Chartered Bank among the foreign banks. A sample of 440 banking customers was taken and 300 useable questionnaires were analyzed.

Pandit C. Bilamge (2011) ⁵⁴ conducted a comparative study on customer satisfaction in ICICI bank and State Bank of India and found that the behavior of the ICICI Bank staff is more cordial than the staff of SBI. The maintenance of ATMs and token system in ICICI bank was much appreciated by all the customers where as it was not up to the expected level of customers in SBI and the basic facilities are lacking in both the banks.

Rama Mohana Rao K, et al., (2011)⁵⁵ conducted the study to examine the service quality perceptions of the customers of public sector and private sector banks in the city of Visakhapatnam, India. A total of 300 respondents were surveyed using the universally accepted SERVQUAL model in which 42 quality measurement parameters are used under the five dimensions of service quality namely tangibility, reliability, assurance, responsiveness and empathy. The study reveals that the reliability and assurance dimensions of service quality scored the highest ratings while the tangibility dimension got the lowest score. Moreover, the study found a strong dissimilarity in

Pandit C. Bilamge (2011), "A Comparative Study of Customer Perception Towards Services Rendered by Public Sector and Private Sector Banks", Indian Journal of Commerce & Management Studies, Vol. 2(2), Pp.110-113.

⁵⁵ Rama Mohana Rao, K. and Tekeste Berhanu Lakew (2011), "Service Quality Perceptions of Customers: A Study of the Customers' of Public Sector and Private Sector Commercial Banks in India", International Journal of Research in Commerce & Management, Vol. 2 (11) Pp.13-16.

service quality perceptions between customers of private sector and public sector banks.

Satendra Thakur, et al., (2011)⁵⁶ examined the relationship between service quality and customer satisfaction among group of customer towards the public sector banking industries in India. The study is cross sectional and descriptive in nature. Service quality consists of service product, service delivery and service environment, whereas service product refers to the technical quality of service, service delivery refers to functional quality and service environment refers to internal and external. 400 questionnaires distributed to the customer of different department and agency, where 304 is returned back. The hypotheses were tested using the multiple regressions. The finding indicates that service product is significantly and positively related to customer satisfaction. However, service delivery and service environment are not significant predictors of customer satisfaction.

Uppal R.K (2011) ⁵⁷ examined the customer delightedness from different banking services in Punjab through a well-structured and pre-tested questionnaire. The results of the study indicated that customers of Indian private and foreign sector banks are more delighted than their counterparts and suggested that certain strategies are to be developed to enhance the quality of service in banks particularly in public sector banks.

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Satendra Thakur, A.P Singh (2011), "Service Quality and Customer Satisfaction: A Study with Special Reference to Public Sector Banking Industries in India", International Journal of Management Research and Review, Vol. 1(1), Pp.24-38.

⁵⁷ Uppal R.K. (2011), "Customer Delight - A Milestone for the Banks", Journal of Arts, Science and Commerce, Vol. 2(4), Pp.11-22.

Vanniarajan, T and Subbash Babu, K (2011) ⁵⁸ in his study stated globalization leads to lot of changes in the financial service industry. The competitive pressures in the service industry are mounting up. The service quality is recognised as an only weapon to survive in modern banking industry. The service quality of commercial banks rests on the internal service quality. It reflects the concept of high-touch in banking activities. The study was conducted among the bank employees and the customers' in the public and private sector banks at Madurai, Tamilnadu. The study identified that the important internal service quality factors are their employees' and customers' orientation, team orientation and employee orientation, learning environment and outcome orientation.

A.G.V. Narayanan and R. Lakshmi Narayanan (2012)⁵⁹ focused on the work-life balance of software professionals working in IT sector. The study concludes that Work-life balance is an emerging phenomenon in the context of modern day organizations. Work timings, excess workload, long travel, routine meeting, work on holidays are largely influencing the life balance of software professionals. Similarly family care, child care, work timings, long travel, routine meeting are affecting the work balance of the employees. The organizations have to pay increased attention on strengthening of human resource policies to augment its employees.

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Vanniarajan, T. and Subbash Babu, K. (2011), "Internal Service Quality and its Consequences in Commercial Banks: A HR Perspective", Global Management Review, Vol. 6(1), Pp. 42-57.

Narayanan. A. g. v &r. Lakshmi narayanan (2012) an empirical study on factors affecting work-life balance of it Professionals European Journal of Social Science, Issn 1450-2267, Vol.31, No.3, pp. 302-313.

Jayant Kumar P.H. and Prajakta H. (2012)⁶⁰ examined the service quality aspects of public and private banks in north Gujarat region. Customer expectations and perceptions were measured and analyzed from current research. 300 customers of public and private banks were surveyed through questioner with 22 items on it. Independent T Test was carried out to compare expectations of both the group of customers. Multiple regressions was applied to understand the contributions of independent variables like age, gender, occupations, annual incomes, education in explaining expectations and perception. Two Regression models were developed. The result explained the in regression model for expectations, occupations and education were found to be the most explanatory variables among all and expectations was highly dependent or occupation and education.

Kailash, M. (2012)⁶¹ analyzed the performance among public and private sector banks in Vijayawada city using the list of service attributes based on different service dimensions such as tangibility, reliability, responsiveness, assurance and empathy during December 2011. The simple random sampling technique is adopted and 175 respondents taken as samples. The findings show that private sector banks performed significantly by satisfying its customers with good services and they have been successful in retaining its customers by providing better facilities than public sector banks. The research revealed that new financial products and services have to be continuously introduced in order to stay competent and that public sector banks have to build long term strategic relationships with its customers.

Jayant Kumar, H.P and Prajakta, H. (2012), "Expectation and Perception of Customers Across the Public and Private Sector Banks: An Empirical Study of Selected Banks in North Gujrat", Journal of Applied Management & Computer Science, Vol. 1, Pp. 12-13.

Kailash, M. (2012), "A Study on Customer Satisfaction with Service Quality in Indian Public and Private Sector Banks", Golden Research Thoughts, Vol. 1(9) Pp.1-4.

Murugan (2012)⁶² conducted a study to compare the customers' perceptions of service quality in public and private banks of Tirupati region. It was found from the research that customers of public sector banks are more satisfied than the customers of private sector banks as regards service quality.

Nirmaljeet Virk, et al., (2012)⁶³ attempted to make a comparative analysis of level of customer satisfaction towards services provided by public and private sector banks. The study has been conducted in Chandigarh city. This study is based on questionnaire method. A sample of 160 customers has been selected using the convenience sampling method. This study concluded that private sector banks are more preferred by a majority of the customer as they emphasize more upon relationship building with their clients and are better equipped with modern infrastructure as compared to public sector banks.

Imamul Haque, S.M. (2013)⁶⁴ made a research on the title "Retail Banking in India since 1991: A Comparative Study of Public Sector Banks and Private Sector Banks". His study revealed that the service quality dimension of 'tangibility' measures the physical features, physical appearance, physical material such as pamphlets etc. and reception desk employees. The perception of customers regarding the dimension 'tangibility' between public sector banks and private sector banks is different. The mean value of private sector banks is higher in comparison to public sector banks which indicate that there is significant variation in the perception of customers

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Murugan V.G. (2012), "Customer Satisfaction with Service Quality: An Empirical Study of Public and Private Sector Banks in Tirupati Region", International Journal of Research in Commerce and Management, Vol. 3(1), Pp.106-110.

Nirmaljeet Virk and Prabhjot Kaur Mahal (2012), "Customer Satisfaction: a Comparative Analysis of Public and Private Sector Banks in India" Information and Knowledge Management, Vol. 2(3), Pp. 1-7.

⁶⁴ Imamuel Haque, S.M. (2013), "Retail Banking in India Since 1991: A Comparative Study of Public Sector Banks and Private Sector Banks", Aligarh University, Aligarh, India.

regarding the service quality dimension of tangibility between public sector banks and private sector banks. The customers of private sector banks have positive attitude towards the physical facilities of their banks in comparison to the customers of public sector banks. The mean values of private sector banks is higher in comparison to public sector banks which identifies that there is significant variation in the perception of customers regarding the service quality dimension of reliability between public and private sector banks.

Mary Sujatha. S (2013)⁶⁵ opined that the customers of both public sector and private sector banks have strongly agreed for easy accessibility of their banks from tangibility point of view and safety of transactions aspect of assurance. There is no difference of opinion among the customers of public sector banks and private sector banks as far as responsiveness aspect of quality of service and confidence building and technology augmentations by their respective banks. Customer's of age above 55 years in public sector banks have strongly agreed for the existence of assured quality with regard to responsiveness, assurance and empathy factors in public sector banks and all the customers whether married, single or others have strongly agreed for tangibility aspect of service quality. There is no influence of age and marital status in case of private sector banks.

Rashmi Sharma (2013)⁶⁶ conducted a study on the title "A Comparative Study of E-Banking in Public and Private Sector Banks with Special Reference to SBI and HDFC bank". This research was examined in Jaipur, Rajasthan. The major objectives of the research were to assess the customers' and bank employees' satisfaction level

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Mary Sujatha, S. (2013), "A Comparative Study on the Customer Satisfaction in Private Sector and Public Sector Banks with Reference to Chennai City" Mother Teresa Women's University, Kodaikanal, Tamilnadu, India.

Rashmi Sharma (2013), "A Comparative Study of E-Banking in Public and Private Sector Banks with Special Reference to SBI and HDFC Bank", The IIS University, Jaipur, Tamilnadu, India.

with the current banking facilities and to find the most important factor that is inducing people towards e-banking. This study concluded with the message that There is greater incidence of e-banking usage among the middle age men (26 to 50 years of age); and women customers use such services much less frequently. Occupation-wise, the professionals, followed by business class, make more use of e-banking services. In order to make e-banking more popular, banks must separate their customers based on demographic priority (i.e., age, gender, occupation etc.) and customize e-banking services as per their needs and requirements.

Sathya S. (2013)⁶⁷ conducted a research on the title "A Study on Service Quality in Commercial Banks: A Comparative Study between Public and Private Sector Banks in Salem city". The major objectives of the study were to analyze the customers" perceived and desired levels of service quality of their banks, to examine the service quality gap prevailing between the public and private sector banks, to identify the relationship between the socio economic status and the perceived level of service quality of the customers. It is disclosed that the difference between the sample public and private sector banks on the tangibility dimension was found to be more on modern looking equipments. In the case reliability dimension factor, bank employees keep their promises. On the responsiveness dimension factor, employees are never too busy to respond to the request. On the assurance dimension factor, customers' interests have recorded the highest difference in the service quality. This indicates the better performance of the private sector banks in terms of these indicators on perceived level of service quality when compared to the public sector banks.

Sathya, S. (2013), "A Study on Service Quality in Commercial Banks: a Comparative study Between Public and Private Sector Banks in Salem City" Manonmaniam Sundaranar University, Tirunelveli, Tamilnadu, India.

Sivaraman, P. (2013)⁶⁸ conducted a research on the title "A Study on the Effect of Service Quality on Customer Satisfaction in the Public Sector Banks in Tiruvarur district of Tamilnadu". He found that the average score of total expectations is 24.18 and the overall perception score of tangibles is 1697. The score shows a -6.26 difference. It implies that the expectations are higher than the perceived service quality. The respondents have a negative gap score for all the parameters except the parameter 'bank employees are well dressed and appear neat'. In this parameter perceptions of the customers are close to their expectations. The average score for overall expectations and perception about reliability was 18.33 and 32.01. The average service quality score was -13.68. It is understood from the study that there is a gap in service quality with regard to reliability. The respondents have secured negative gap score for all the parameters except the parameter 'bank keeps its records accurate'. The respondents have low perceived service quality for the parameter 'when bank promises to do something by a certain time, it does so' followed by the parameter 'bank performs the service right the first time'. Therefore, it can be inferred from the study that the customers are not at all satisfied with the service quality with regard to reliability.

Sunny et al., (2013)⁶⁹ studied the difference in service quality between public sector banks and new generation private sector banks in India based on SERVQUAL scale. The results revealed that the new generation private banks provide better quality of service when compared to the public sector banks.

Sivaraman, P. (2013), "A Study on the Effect of Service Quality on Customer Satisfaction in the Public Sector Banks in Tiruvarur District of Tamilnadu", Khadir Mohideen College, Bharathidasan University, Adirampattinam, Tamilnadu, India.

⁶⁹ Sunny Bose and Nitin Gupta (2013), "Customer Perception of Services Based on the SERVQUAL Dimensions: A Study of Indian Commercial Banks", Services Marketing Quarterly, Vol. 34(1).

Vinita Kaura (2013)⁷⁰ analysed the effect of service quality, perceived price and service convenience on customer satisfaction. The author identified employee behaviour, tangibility, information technology, access convenience, transaction convenience, decision convenience and benefit convenience as the dimensions of service quality. The study revealed that except tangibility all the other dimensions have positive impact on customer satisfaction in public sector banks and in case of private sector banks benefit, convenience and tangibility does not have a positive impact on customer satisfaction.

Rengaswamy Nalini, et al., (2014)⁷¹ said that the State Bank of India (SBI) ranks as 67th in the list of largest banks in the world based on market capitalization as of March 31st 2014. The quality of service extended by the SBI has resulted in customer satisfaction and expanded customer base for the bank. Random sampling method is adopted for the collection of data from the respondents. In Tiruchirappalli regional office of State Bank of India, area operations are selected within 10 Kilometer radius from the main branch and 60 questionnaires per branch have been distributed in 10 branches. Out of 600 questionnaires, 109 are found incomplete and 491 are fully complete with 81.83 per cent of response rate. The data collected were analysed with the help of MS Excel to identify the gaps. The Cronbach alpha, a measure of internal consistency obtained is 0.925 which is considered to be excellent. This study aims to identify the gaps in the dimensions of service quality by administering SERVQUAL model among the customers in State Bank of India. An overall weighted SERVQUAL score of -1.42866 was arrived, representing a significant inconsistency in meeting

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Vinita Kaura (2013), "Antecedents of Customer Satisfaction: A Study of Indian Public and Private Sector Banks", International Journal of Bank Marketing, Vol. 31(3), Pp.167-186.

Rengaswamy Nalini, Ramachandran Amudha, Venkatarayareddiar Sujatha, Rengaswamy Radha (2014), "A Pragmatic Study on the Service Gap Analysis of an Indian Public Sector Bank", Business: Theory and Practice", Vol. 15(4), Pp. 381-389.

customer expectations across all service dimensions. Highest gap scores for reliability and empathy depicts that there is a need for courtesy and politeness among SBI employees which in turn will help to establish a long term relationship with the customers. The relatively low gap scores were found for responsiveness, tangibles and assurance dimensions. The State Bank of India has to take steps to close the gaps and it can be closed by establishing and implementing a service quality information system.

Mukta Dewan and Sadhana Mahajan (2014)⁷² stated that the perception of male and female customers varied significantly for the overall service quality and its dimensions reliability, responsiveness, assurance and empathy. It was found that the male customers had a more positive perception of service quality as compared to the female counterparts. The differences on the basis of age were significant for tangibility, responsiveness and empathy. The high mean scores of the older age groups for tangibility and empathy indicated that they had a more positive perception about the banks visually appealing facilities and personal attention they got from the staff. Different income groups varied significantly for their perception of the tangibility, reliability, responsiveness, assurance and empathy dimensions of the service quality of the HDFC bank. It was observed that in the HDFC Bank the higher income customers had a more positive perception regarding the overall service quality as compared to the lower income groups. There was a significant difference in the perception of married and unmarried customers for overall service quality. The married customers had a more positive perception of the overall service quality than their unmarried counterparts

Mukta Dewan, SadhanaMahajan (2014), "A Study of the Perceived Service Quality and its Dimensions in Private Sector Banks", IOSR Journal of Business and Management (IOSR-JBM) E-ISSN: 2278-487X, Vol. 16(2), Pp. 44-51.

Navneet Kaur and Ravi Kiran (2015)⁷³ opined that improvement in service quality would induce higher customer loyalty. The initial part of their research measures banking services through debit, credit, internet, telephone, mobile, depository, investment and multicity facilities in three types of banks. The results of ANOVA highlight that there is a significant difference in these facilities of public, private and foreign banks. Factor analysis results help to reduce 12 features of service quality into four factors. These four factors explain 84.014 per cent of variation. These four factors are website interface, security, convenience and access.

Pinky Dholakiya (2015) made a study on the title "A Comparative Study of Customer Friendly Services of Indian Private and Public Sector Banks with Special Reference to E-Banking and M-Banking". From the study, it is understood that a majority of the respondents opined that service quality of private sector banks are comparatively better than public sector banks. In addition, 45 per cent of the respondents of private sector banks have been fast in keeping pace with the changing technology, whereas only 22.67 per cent of the customers were in favour of public sector banks and 32.33 per cent customers favour both the sectors.

Singh J.P. and Manish Seth (2016) ⁷⁴ opined that capital adequacy performance of selected top 8 public and private sector banks in India (As per market capitalization). Capital adequacy performance of public sector banks such as State Bank of India, Bank of Baroda, Punjab National Bank and in private sector bank ICICI Bank, HDFC Bank, AXIS Bank and Kotak Mahindra Bank having sound capital

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Navneet Kaur and Ravi Kiran (2015), "E-Banking Service Quality and Customer Loyalty: Changing Dynamics of Public, Private and Foreign Bank Consumers in India", School of Behavioral Sciences and Business Studies, Thapar University, Patiala, Punjab, India.

Singh, J.P., Manish Seth (2016), "An Inclusive Study on Capital Adequacy Performance of Selected Public Sector and Private Sector Banks in India", International Journal of Multifaceted and Multilingual Studies, (Online): 2350-0476, Vol. 3(10).

adequacy performance. But there is a need to maintain adequate soundness to Central Bank of India. This bank does not fulfill the criteria of minimum prescribed level of percentage which is suggested by Reserve Bank of India of 12 per cent in several years under the study period. This bank's average percentage of Capital Adequacy ratio is also below the prescribed level of RBI. As per above study that Capital Adequacy performance of private sector banks is good in comparison to public sector banks.

Mahila Vasanthi Thangam (2016)⁷⁵ stated that the banks' overall profitability and productivity indices reveal that both public and private sector banks are profitable. With the increasing competition in the banking sector, profitability and productivity has become a greatest challenge to Indian commercial banks. Banks should explore every possibility for improvement and increase the profitability. Attempts should be made to control over expenses and also the resources should be utilised in a more efficient manner.

Dilpreet Singh et al., (2017)⁷⁶ stated that both private banks and public banks are using different means to achieve new market entry. While private sector banks make use of low cost innovative strategies to achieve penetration, the public sector banks rely on traditional high cost means. Growth and profits are the two most significant motivators that are driving new market entry in banking. But, while private sector banks are only driven by these motives, public sector banks also seek market penetration under regulatory and social obligations. This explains their interest in pursuing strategies likely to benefit the society and economy more than the banks themselves

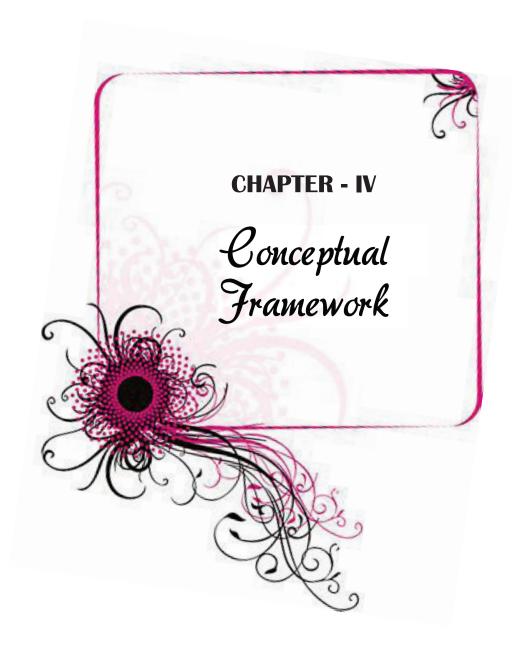
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Mahila Vasanthi Thangam (2016), "Profitability Analysis of Selected Public and Private Banks in India", International Journal of Scientific Engineering and Applied Science (IJSEAS), Vol. 2(2).

Dilpreet Singh, Dr. Harpreet Singh and Dr. Namrata Sandhu (2017), "New Market Entry Strategies: Public and Private Sector Banks in India", SCMS Journal of Indian Management, January - March, ISSN: 0973-3167, Vol. 14(1), Pp. 123-134.

Research Gap

A vast amount of research has focused on the general topic of work life balance including work life conflicts and work life balance practices; however, very limited research has been directed towards the personal environment and work environment of an employee. The focus of this study is also to find out their expectations and satisfaction in both environments.



CHAPTER - IV

CONCEPTUAL FRAMEWORK

- 4.1 Introduction
- 4.2 Manpower Management in Banks
- 4.3 Bank and Work Life Balance

CHAPTER - IV

CONCEPTUAL FRAMEWORK

4.1 INTRODUCTION

The year 1991 unleashed the potential of the Indian economy through major policy changes popularly known as, Liberalization, Privatization and Globalization (LPG model). A series of reforms were undertaken to make India globally competitive and efficient, targeting the industrial, trade and financial sectors, shaking off the isolation, inward looking restrictive governance and a hitherto conservative attitude that had been embraced since independence in 1947. The financial sector reforms set in motion in 1991 and 1998 (Narsimhan Committee I – 1991; Narsimhan Committee II -1998) had far reaching results for the Indian banking sector, which moved gradually from a strictly regulated environment to a deregulated, dynamic market economy. While the market reforms brought in powerful, demanding and discerning customers on one hand, they also introduced a new mix of competing players comprising public sector banks, private banks and foreign banks. These changes were further fuelled by technological developments acting as catalytic forces for introducing new products, adopting innovative delivery mechanisms and in general re-writing the rules of working. The Indian banking system proved resilient and a quick learner, adapting to the new environment and coping with challenges ranging from WTO and Basel II to FTA and sub-prime crises. Of special import were the organisational challenges, requiring banks to re-orient their resources to capitalise on the opportunities being presented before them. Tapping these meant re-organising branch networks, reducing establishment cost, attracting and retaining talented staff pool as well as honing their skills to perfection. The Indian banking sector, thus, poised at an exciting point in it's

evolution shall crown those players as winners who can gauge customer expectations, achieve high level of customer retention, leverage technology and manpower, thereby delivering value to all stakeholders.

4.1.1 Evolution of Banking in India

Banks and allied activities are not new in India. There is ample evidence in ancient Indian texts of banks, bankers and investment activities. Vedas, Manusmriti and Kautalya's Arthashastra are suggested as maximum and minimum interest rate. Manu, the ancient Indian law-giver, discusses ways of earning wealth (Prasad, 1977) while the Aitreya Brahman and Taitreya Samhita mention bank as an institution dealing with money which like a magnet draws surplus money from the people who are not using it at the time and that deposited money is lent to those who are in a position to use it for productive purposes (Prasad, 1977, pg.177). The circular flow of money was supposed to increase the capital of a banker, who was called Sethi (Prasad, 1977). The system survives even today in the villages in the form of Sahukaars lending money with very little documentation and charging exorbitant rates of interests compounded on even shorter Intervals.

In modern India, the earliest banks were established in the last decades of the 18th century. Looking closely, the journey of Indian banking can be divided into four distinct phases from 1770 to till date. These are:

- Phase I: Early Historical and Formative Era (1770 to 1905)
- Phase II: Pre-independence Era (1906 to 1946)
- Phase III: Post-independence Regulated Era (1947 to 1991)
- Phase IV: Post-independence Deregulated Era (1991 onwards)

Phase I: Early Historical and Formative Era (1770 to 1905)

The two prominent banks from this phase are the General Bank of India in 1786 and the Bank of Hindustan in 1770. Established in the last decades of 18th century, both these banks are defunct now (Rajpal, 2011). However, the first phase saw a large number of banks fail mainly due to deficiency of capital, speculative tendencies, war and uncertainty in Europe and policy of laissez faire destroying public confidence in banking system for quite some time to come.

Phase II: Pre-independence Era (1906 to 1946)

Banking on modern lines started with the establishment of the three presidency banks are Bank of Calcutta, Bank of Bombay and Bank of Madras. Bank of Calcutta, which today survives as the State Bank of India, was set up in Calcutta on 2 June 1806. It was later re-christened as the Bank of Bengal in 1809 upon receiving its charter. Bank of Bengal was followed by the setting up of the Bank of Bombay (15 April 1840) and the Bank of Madras (1 July 1843). The Presidency Bank's Act of 1876 first brought the three banks under a common statute and later on 27th January 1921 effected the merger of the Banks of Bombay and Madras with the Bank of Bengal to form the Imperial Bank of India. The new bank took on the triple role of a commercial bank, a banker's bank and a banker to the government. The quasi-central banking role of the Imperial Bank of India came to an end in 1935 with the establishment of the Reserve Bank of India as the Central Bank of the country. Instead, it now started functioning as the agent for transacting government business on behalf of the Reserve Bank at centres where the latter was not yet established. This period also saw the establishment of some of the leading public sector banks of today, viz., Allahabad Bank (1865), Punjab National Bank (1894), Canara Bank (1906), Indian Bank (1907), Bank of Baroda (1908), Central Bank of India (1911) and Union Bank of India (1922).

Phase III: Post-independence Regulated Era (1947 to 1991)

Independence ushered major reforms in the banking sector, with the first significant step being nationalisation of the Reserve Bank in 1949 and of the Imperial Bank in 1955. Post-independence, the launching of the First Five Year Plan in 1951 saw another change for the Imperial Bank of India. There was a lot of emphasis on developing rural areas and the existing commercial banks were found ill-equipped to deal with the rural regeneration exercise. Keeping this in mind the All India Rural Credit Survey Committee recommended the creation of a state-partnered and statesponsored bank by taking over the Imperial Bank of India. Thus, the State Bank of India was constituted on 1st July 1955 by passing an act in the Parliament in May 1955. Later, the State Bank of India (Subsidiary Banks) Act was passed in 1959 which enabled the State Bank of India to take over eight former State-associated banks as its subsidiaries. Today these constitute the State Bank Group viz. the State Bank of India and its five associate banks are State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore. State Bank of Sourashtra and the State Bank of Indore later merged with the State Bank of India (www.statebankofindia.com). In 1969 witnessed the nationalisation of 14 major banks (Central Bank of India, Bank of Maharashtra, Dena Bank, Punjab National Bank, Syndicate Bank, Canara Bank, Indian Bank, Indian Overseas Bank, Bank of Baroda, Union Bank, Allahabad Bank, United Bank of India, UCO Bank and Bank of India) and the 1980 nationalisation of 7 more banks brought 80% of the banking segment in India under Government ownership (www.banknetindia.com). Banking initiatives of the Government of India were aimed at providing banking coverage to all sections of the society and every sector of the economy. This phase was particularly important in restoring the faith and confidence of the people in the banking system.

Phase IV: Post-independence Deregulated Era (1991 onwards)

The current phase in the banking history began with the opening up of the Indian economy in 1991. This phase of technology savvy, new generation banks was marked by two important events - Narasimhan Committee and Economic Liberalisation. The Committee on Banking Sector Reforms headed by Mr. M. Narasimhan worked out financial sector reforms required to strengthen the Indian financial system and to make it internationally competitive. The economic reforms of 1991 were a direct consequence of the Balance of Payments crises of 1991 that had pushed the country to the brink of bankruptcy. Controls were gradually dismantled, tariffs and duties lowered, private sector encouraged, state monopolies broken and globalisation was slowly embraced. The unshackling of the Indian banking sector witnessed new generation private banks viz., Oriental Bank of Commerce, ICICI Bank, HDFC Bank and Axis Bank (earlier UTI Bank) setting base. In the next stage Foreign Direct Investment to the tune of 10% was introduced, which at present has reached up to 74% in certain cases with some restrictions. The reforms affected in this phase resulted in revitalising the sector and brought about rapid growth and strong contribution from all the three segments namely government banks, private banks and foreign banks.

4.1.2 Definition of Bank

The Oxford dictionary defines bank as, "An establishment for the custody of money, which it pays out, on a customer's order."

According to Whitehead, "A bank as an institution which collects surplus funds from the public, safeguards them and makes them available to the true owner when

required and also lends sums of their true owners to those who are in need of funds and can provide security." (Singla, 2006)

Banking Companies Act 1949, defines 'banking' as "accepting, for the purpose of lending or investment, of deposits of money from the public, repayable on demand or otherwise, and withdrawable by cheque, draft, order or otherwise" and a 'banking company' as "One which transacts the business which means accepting, for the purpose of lending or investment of the deposits of money from the public, repayable on demand, or otherwise and withdraw able be cheque, draft, order or otherwise."

4.1.3 Banking Structure in India

Commercial Banks in India can be classified into Scheduled and Un-scheduled banks. Scheduled Banks are those which is included in the Second Schedule of Reserve Bank of India (RBI) Act, 1934 and satisfy the criteria laid down vide section 42(6) (a) of the Act. The Scheduled Commercial Banks are further classified as State Bank of India and its associates, Nationalised Banks, Private Sector Banks, Foreign Banks, Cooperative Banks and Regional Rural Banks. "Scheduled banks in India" means the State Bank of India constituted under the State Bank of India Act, 1955 (23 of 1955), a subsidiary bank as defined in the State Bank of India (Subsidiary Banks) Act, 1959 (38 of 1959), a corresponding new bank constituted under section 3 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970), or under section 3 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 (40 of 1980), or any other bank being a bank included in the Second Schedule to the Reserve Bank of India Act, 1934 (2 of 1934), but does not include a co-operative bank".

"Non-scheduled bank in India" means a banking company as defined in clause (c) of section 5 of the Banking Regulation Act, 1949 (10 of 1949), which is not a scheduled bank".

The Reserve Bank of India classifies the banks as Public Sector Banks, Old Private Sector Banks, New Private Sector Banks and Foreign Banks for all purposes of performance assessment (www.rbi.org.in) (Figure 2.1).

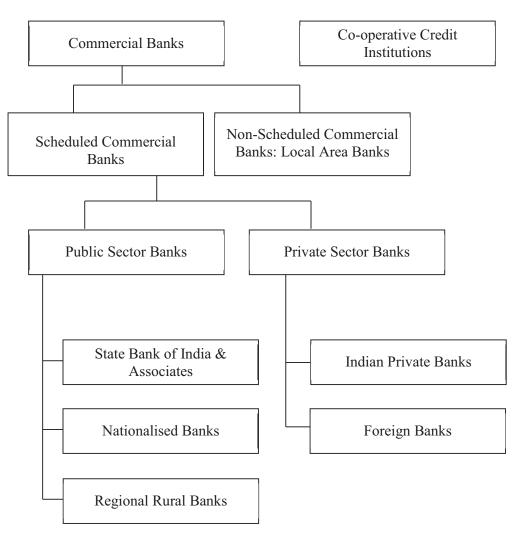
Furthermore, based on the banks balance sheet size (total assets), Dun and Bradstreet has classified that banks as large sized banks, medium sized banks and small sized banks using the 80:15:5 principle. Adopting the same logic, Business World stratified banks for the business world survey as Large-size banks (with balance sheet size more than Rs 1,00,000 crore), Medium-size banks (with balance sheet size between Rs 30,000 and Rs 1,00,000 crore) and Small-size banks (with balance sheet size less than `30,000 crore).

The Large Size Banks included State Bank of India, HDFC Bank, Axis Bank, Bank of India, Punjab National Bank, Bank of Baroda, ICICI Bank, Union Bank of India, Citibank, Canara Bank, IDBI Bank, Indian Overseas Bank, Syndicate Bank, Oriental Bank of Commerce, Central Bank of India and UCO Bank.

The Medium Size Banks include Corporation Bank, Indian Bank, Hongkong and Shanghai Banking Corpn., Federal Bank, Allahabad Bank, Andhra Bank, State Bank of Travancore, Standard Chartered Bank, Punjab and Sind Bank, Jammu and Kashmir Bank, State Bank of Hyderabad, State Bank of Bikaner and Jaipur, State Bank of Indore, State Bank of Mysore, State Bank of Patiala, Bank of Maharashtra, Vijaya Bank, United Bank of India, Dena Bank, ING Vysya Bank and ABN Amro Bank.

While Small Size Banks with a balance Sheet size of less than Rs 30,000 crore included Deutsche Bank, Kotak Mahindra Bank, Yes Bank, Karur Vysya Bank, Barclays Bank, Bank of America, South Indian Bank, Development Bank of Singapore, Bank of Nova Scotia, City Union Bank, BNP Paribas, Karnataka Bank, Calyon Bank, Dhanalakshmi Bank, IndusInd Bank, Bank of Rajasthan, Development Credit Bank, Lakshmi Vilas Bank and Catholic Syrian Bank (Business World, 2009).

Figure 4.1
Structure of Indian Banking



Source: http://rbidocs.rbi.org.in/rdocs/Publications/PDFs/78903.pdf

4.2 MANPOWER MANAGEMENT IN BANKS

The banking reforms and liberal economic policies post 1991 completely shook the working ethos of the public sector employees, who till then had been used to functioning according to the 4-6-4 method (in banking parlance Borrow at 4%; Lend at 6%; Go home at 4pm). Efficient, technology savvy working of private banks made the public sector banks sit up and take notice.

Between 2004 and 2007, India's new private banks have grown their assets by 38% and their employee strength by 43%; for foreign banks, the assets have grown 27% and employee strength 22%. During this period, Indian public sector banks have seen their assets growing by 17% while the employee strength has actually gone down by 1%. According to an estimate of Indian Banks' Association, the country's premier banker body, between now and 2010 more than 63,000 public sector bank employees will retire and bulk of them are officers. Public sector banks, which collectively employ about 710,000 employees, need 500,000 new employees in next five years to maintain their growth.

Till recent past the human resource policies in public sector banks had been guided by the philosophy of permanent jobs, stability and certainty of benefits. There is a glaring difference in the efficiency of public and private sector bank employees. The average age of a public sector banker is close to 50 while the average age of a private sector banker is closer to 30 (Goyal, 2007). It is noteworthy that while ICICI Bank Ltd. (India's largest private sector bank) recorded ₹ 11.54 crore business per employee in 2009, State Bank of India (India's largest commercial lender and the largest public sector bank) could garner just ₹ 5.56 crore worth of business per employee for the same period. SBI lagged behind the industry average of ₹ 7.5 crore per employee business generated (www.rbi.org.in). With varying intensity the story is repeated across the

number of private and public sector banks operating in the country. Public sector banks have gained in terms of market share in the previous decade, are rapidly catching up in product innovation, technology implementation and marketing strategies but have failed to attract the right talent (Bhoir, 2010).

According to the Khandelwal Committee, 'HR issues have suddenly come to the centre-stage... (With) HR issues ... as the new risk factor in the banking industry' (Dhanorkar, 2010, http://www.moneylife.in/article/4/6981.html). Banking in a people oriented business, which needs to be process-driven yet innovative, stable yet flexible and responsive to change. Since, almost 65 to 70 per cent of the total operating costs in banks accounts for establishment expenses, making rationalisation of manpower in the industry imperative. Keeping this in mind, the public sector banks had initiated the Voluntary Retirement Scheme resulting in almost 12 per cent of the workforce seeking retirement (Ravichandra in Kamath *et al.*, 2003). VRS changed the nature of the workforce in the public sector banks with many experienced, skilled and senior people opting for it. Since banking is a knowledge-based industry, it is necessary to retain employees that can provide a competitive edge to the bank. The crux of the solution lies in realising and working towards making human capital the finest asset of the banking system. In recent years several HR issues have come to the fore in the banking sector. The most prominent and pertinent ones being:

4.2.1 Increased workloads

While on one hand technology has improved the pace of working and has facilitated handling of complex, repetitive tasks with simplicity, computerisation has increased the pressure of work and the responsibility attached to it. Newer technology has seen most employees in the insurance and banking industry experiencing serious strain and heavy work-loads (Ravichandra in Kamath *et al.*, 2003). Further, working for

recovery of loans from companies and individuals, trying to attract customers, rushing against deadlines are all impacting the mental health of Branch Manager, Marketing Manager, Sales and Customer Care Executives etc. ASSOCHAM has even suggested that there should be rooms for resting and employees be taught various relaxation techniques (e.g. meditation, biofeedback, deep breathing or yoga) to reduce stress during work hours.

4.2.2 Changes in Job Content

Work methods have seen changes in execution brought about by computerisation. This has also had an impact on the skills required by the employees. Routine transactions have seen skills of a mechanical nature on the rise. All the same these require just as much or even higher degrees of concentration and attention, though not as much mental effort as before. In contrast, in the area of customer services, computerization offers potential for an increase in both the necessary range and level of skills, for example, searching for, extracting and assimilating relevant information in response to a request. Product innovations have generally led to an increase in the importance of formal skills. The informal skills, learned on the job that characterized work are no longer seen as important. With professional and technical jobs increasing in number and importance, formal theoretical knowledge is becoming more important for employees in the banking sector (Tremblay, 1991).

4.3 BANK AND WORK LIFE BALANCE

Work Life Balance of employees working in the banking sector has been the focus of very few studies in India. However, there is a need to understand the factors which are peculiar to the Indian scenario especially in light of the reforms that have been brought about in the banking industry post globalisation and liberalisation. With

the entry of foreign banks and proliferation of private banks, there is increased competition for the public sector banks and there is a steady change in the way banks have been functioning in the country. In the recent past the services offered by Indian public and private sector banks have undergone a paradigm shift. Customers now have greater choices available to them and advancements in technology have geared up the competition manifold. Banks are seeking to simplify the services offered and to reduce the operation times for customers.

While all of these work in favour of the banks external customers, it is the internal customer - the employee, who has to deliver the goods. Refurbishing the bank services means an extended load on the bank employee, with longer hours at work, fewer holidays and greater stress. It also means that the public sector bank employees can no longer take it easy believing that they have a monopoly in the banking and finance sector. Further, the foreign banks which have set up shop in India already have Work Life Balance on their Human Resource agenda and private sector banks were quick to follow suit. While private sector banks do mention Work Life Balance in their HR policies, they do not necessarily follow it in practice. This is reflected in a rather poor record of Work Life Balance, even amongst the best employers (Bhattacharya, 2008).

Till a few years back, working hours used to be more or less fixed from 9am to 5pm or 10am to 5pm from Monday to Saturday or from Monday to Friday in case of five days a week. For the banking sector, this privilege has faded with globalisation and instead of 7 or 8 hours working; bank employees are spending as much as 8 to 10 hours every day in the office. The few studies conducted in Indian banks (Ghosh *et al.*, 2010; Anbalgan and Gowry, 2011) have shown that there is a considerable amount of occupational stress among the employees of both nationalised and other banks. Role

overload, role conflict and lack of senior level support have been identified as the major contributors to stress (Kumar, 2006). Occupational stress is fast emerging as a major problem for public sector banks. Jayashree (2010) in her study on 100 public sector bank employees working in Chennai found that they were faced with severe work pressures, expected to handle multiple roles and responsibilities leading to time-based strain created due to real or imaginary deadlines.

The All India Bank Officers' Confederation (AIBOC) has categorically stated in its charter of demands (AIBOC, 2007) that 'Work Life Balance is sadly missing in the case of officers in Public Sector Banks'. The increasing shortage of staff due to VRS and Exit policies has resulted in a tremendous pressure on the existing officers' leading to unlimited working hours and, appalling working conditions. The charter demands that banks should introduce the concept of flexi-time and flexi-place and regulate the working hours for employees in order to prevent building up of fatigue and the consequent loss of health. Lady employees are at a distinct disadvantage as there is no Creche facility for the benefit of their children and lack of other facilities like 6 months maternity leave (banks at present have 90 days maternity leave rule). Large state-owned banks in India have HR policies and practices similar to those prevailing in government organisations, and have been slow to appreciate the pragmatic and market driven HR policies and practices required to compete with the new generation companies.

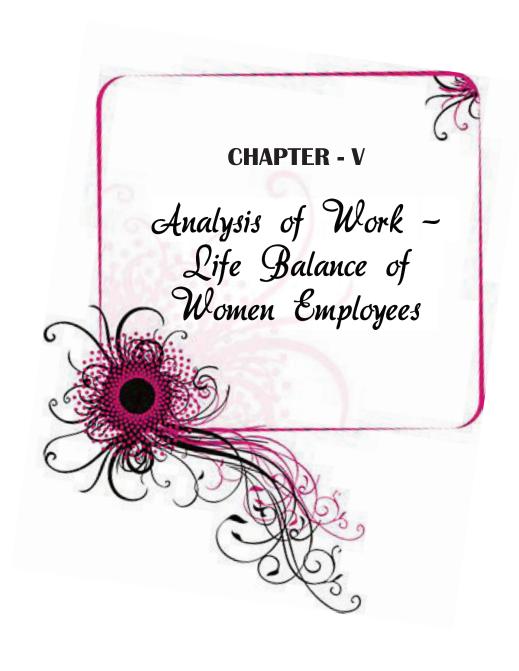
While public sector banks are still to fully appreciate the benefits of Quality of Work Life and Work Life Balance for their employees, the private sector and foreign banks have taken a lead in this area as can be seen by the HR mandates issued by HDFC, ICICI and Standard Chartered Banks. ICICI offers "flexitime" and "buddy systems" at work for its women employees and has family friendly HR policies including health-related benefits, day care and rest room facilities, maternity leave,

pick-up and drop facilities addressing security concerns and provides the options for going on sabbaticals, thus, taking care of quite a few Work Life related issues (Wakhlu, 2008). Standard Chartered recognised that Work Life Balance was necessary for high productivity and hence, began practices like offering flexible working hours, work from home and a 6-month maternity leave. Further, counselling service was made available for employees struggling with Work Life conflict issues that could impact their performance (Standard Chartered Bank, Annual Report, 2009-10). Though the private sector banks have family friendly policies in place, these are not always practised in spirit.

Though, the human interaction in banking services has been decreasing due the increased use of technology, banking still remains by and large a people oriented business at its core. Banks are into the business of handling the money of the people, by the people and for the people. The specific dimensions of service sector, intangibility, variability and perishability of service processes along with the volatile customer expectations, make it particularly vital for banking organisations (Hodson and Roscigno, 2004) to ensure the Work Life Balance and Quality of Work Life of their employees. This is especially relevant in light of the fact that technology can be easily replicated and there is very little differentiation offered by it in the long run. Ultimately, it is the quality of services rendered by the human resource that can make all the difference and the quality of services and organisational commitment of an employee are likely to be adversely affected in case of low Work Life Balance and reduced Quality of Work Life (Von de Looi, 1995 cited in Kandaswamy, 2009). Human resource and its humane touch is the only remaining resource which cannot be replicated by competitors (Francisco, 2006). Therefore, it is important to understand

those factors that operate in an 'internal customer's work and life that can impact his delivery in the service sector.

The working environment of an organisation has a major role to play in deciding the quality of Work Life of its employees. It is naturally assumed that the work culture of public sector and private sector banks would be different, given the difference in their origin and early operational philosophy framing their objectives. Public sector banks were formed on the concept of social economy, where profitability was secondary. Funds from public sector banks have time and again been diverted by the government for financing various social sector schemes like poverty alleviation and special employment programmes to further the social welfare initiatives. Private sector banks, on the other hand, have worked for profits since their inception. Post 1991 liberalisation and globalisation public sector was forced to change its working style to be able to compete with the new generation private sector banks and foreign sector banks. Hence, there is a pressing need to examine the Work Life Balance of public and private sector bank employees and verify whether there is a difference in their perception of their Work Life Balance and quality of Work Life experienced by them. The study aims to answer this question.



CHAPTER - V

ANALYSIS OF WORK LIFE BALANCE OF WOMEN EMPLOYEES

- 5.1 Introduction
- 5.2 Personal Profile of Women Employees in Public and Private Sector Banks
- 5.3 Working Environment in Public and Private Sector Banks
- 5.4 Personal Commitment of Women Employees
- 5.5 Work Life Balance of Women Employees

CHAPTER - V

ANALYSIS OF WORK LIFE BALANCE OF WOMEN EMPLOYEES

5.1 INTRODUCTION

This chapter deliberated the analysis and interpretation of the data relating to the women employees towards work life balance in the public sector banks and private sector banks. This chapter analyses the personal profile of women employees namely designation, age, educational qualification, years of experience, marital status, husband's occupation, monthly earnings, total family monthly income, nature of family and size of the family. The researcher collected data from all the 310 women employees in public sector banks and 111 women employees in private sector banks in Tirunelveli district. The collected data have been processed and analyzed with the help of SPSS. The prominent statistical techniques used in the study and their explanation follows:

5.2 PERSONAL PROFILE OF WOMEN EMPLOYEES IN PUBLIC AND PRIVATE SECTOR BANKS

5.2.1 Designation-wise Classification of Respondents

Women employees of different designations have been working in public and private sector banks in Tirunelveli district. The following table shows the designation wise classification of sample respondents.

Table 5.1

Designation-wise Classification of Respondents

Sl. No.	Designation	Public Sector Bank	Private Sector Bank	Total
1.	Senior Manager	11(3.5)	4(3.6)	15(3.6)
2.	Manager	25(8.1)	13(11.7)	38(9.0)
3.	Assistant Manager	38(12.3)	13(11.7)	51(12.1)
4.	Branch Manager	22(7.1)	5(4.5)	27(6.4)
5.	Clerical Staff	125(40.3)	55(49.5)	180(42.8)
6.	Probationary officer	67(21.6)	10(9.1)	77(18.3)
7.	Single Window Operator	12(3.9)	7(6.3)	19(4.5)
8.	Messenger	10(3.2)	4(3.6)	14(3.3)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.1 shows that in total public and private sector banks, 42.8 per cent of the respondents are clerical staff, 18.3 per cent of the respondents are probationary officer, 12.1 per cent of the respondents are assistant manager, 9 per cent of the respondents are manager, 6.4 per cent of the respondents are branch manager, 4.5 per cent of the respondents are single window operator, 3.6 per cent of the respondents are senior manager and 3.3 per cent of the respondents are messenger.

Table 5.1 further shows that in public sector banks, 40.3 per cent of the respondents are clerical staff, 21.6 per cent of the respondents are probationary officer, 12.3 per cent of the respondents are assistant manager, 8.1 per cent of the respondents are manager, 7.1 per cent of the respondents are branch manager, 3.9 per cent of the respondents are single window operator, 3.5 per cent of the respondents are senior manager and 3.2 per cent of the respondents are messenger.

Table further reveals that in private sector banks, 49.5 per cent of the respondents are clerical staff, 11.7 per cent of the respondents are manager, another 11.7 per cent of the respondents are assistant manager, 9.1 per cent of the respondents are probationary officer, 6.3 per cent of the respondents are single window operator, 4.5 per cent of the respondents are branch manager, 3.6 per cent of the respondents are senior manager and another 3.6 per cent of the respondents are messenger.

5.2.2 Age-wise Classification of Respondents

Women employees of different age groups have been working in public and private sector banks and they have been covered for the study. The following table shows the age-wise classification of sample respondents.

Table 5.2

Age-wise Classification of Respondents

Sl. No.	Age	Public Sector Bank	Private Sector Bank	Total
1.	Below 25 years	28(9.0)	26(23.4)	54(12.8)
2.	25-35 years	140(45.2)	44(39.6)	184(43.7)
3.	36-45 years	65(21.0)	23(20.7)	88(20.9)
4.	46-55 years	51(16.5)	15(13.5)	66(15.7)
5.	Above 55 years	26(8.3)	3(2.7)	29(6.9)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

It could be inferred from Table 5.2 that, out of 421 respondents majority (43.7 per cent) are in the age group of 25 to 35 years.

From Table 5.2, it is understood that among the respondents of public sector banks majority (45.2%) are in the age group of 25 to 35 years, in private sector banks about 39.6 per cent of the respondents are in the age group of 25 to 35 years. It is inferred from table 4.2 that those who are below 25 years of age (9%) are in public sector banks and 23.4 per cent in private sector banks, whereas in above 55 age group 8.3 per cent are in public sector banks and only 2.7 per cent are in private sector.

5.2.3 Educational Qualification-wise Classification of Respondents

Women employees with different educational qualifications have been working in public sector banks and private sector banks. The following table shows the educational qualification-wise classification of sample respondents.

Table 5.3

Educational Qualification-wise Classification of Respondents

Sl. No.	Educational Qualification	Public Sector Bank	Private Sector Bank	Total
1.	Under Graduate	168(54.2)	39(35.1)	207(49.2)
2.	Post Graduate	126(40.6)	70(63.1)	196(46.6)
3.	Diploma	16(5.2)	2(1.8)	18(4.2)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

As set out in Table 5.3, out of 421 sample respondents, the largest number of respondents i.e. 49.2 per cent have completed under graduate whereas in public sector banks majority of the respondents (54.2%) are under graduate. In Private sector banks, the largest group of respondents includes those who have completed post graduate

(63.1 per cent) followed by respondents with under graduate has made up the second largest group of 35.1 per cent. This shows that those who have under graduate educational qualification are highly working in public sector banks and those who have post graduate educational qualification are highly working in private sector banks.

5.2.4 Years of Experience-wise Classification of Respondents

Women employees who are working in public sector banks and private sector banks for different years have been covered for the study. The following table shows the years of experience wise classification of sample respondents.

Table 5.4

Years of Experience-wise Classification of Respondents

Sl. No	Years of Experience	Public Sector Bank	Private Sector Bank	Total
1.	Below 5 years	92(29.7)	52(46.8)	144(34.2)
2.	5-10 years	94(30.3)	12(10.8)	106(25.1)
3.	11-15 years	40(12.9)	12(10.8)	52(12.4)
4.	16-20 years	50(16.1)	32(28.8)	82(19.5)
5.	Above 20 years	34(11.0)	3(2.7)	37(8.8)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

The survey indicated that out of 421 respondents in the study area, the majority of the respondents (34.2%) are below 5 years of experience, 25.1 per cent of the respondents are having 5-10 years of experience, 19.5 per cent of the respondents are having 16-20 years of experience, 12.4 per cent of the respondents are having 11-15 years of experience and the remaining 8.8 per cent of the respondents are having above 20 years of experience. It is found that most of the respondents are having below 5 years of experience. Table 5.4 indicates that those who are having 5-10 years of

experience (30.3%) respondents are in public sector banks and (10.8%) respondents in private sector banks, whereas women employees having below 5 years of experience, 29.7 per cent in public sector banks and 46.8 per cent in private sector banks.

5.2.5 Marital Status-wise Classification of Respondents

Women employees of different marital status have been working in public and private sector banks in Tirunelveli district. The following table shows the marital status wise classification of women employees in public and private sector banks in the study area.

Table 5.5

Marital Status-wise Classification of Respondents

Sl. No	Marital Status	Public Sector Bank	Private Sector Bank	Total
1.	Unmarried	83(26.8)	40(36)	123(29.2)
2.	Married	210(67.7)	66(59.5)	276(65.6)
3.	Widow/Divorce	17(5.5)	5(4.5)	22(5.2)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

The survey indicated that, out of 421 respondents in the study area, the majority of the respondents (65.6%) are married, 29.2 per cent of the respondents are unmarried and the remaining 5.2 per cent of the respondents are widow/divorce. It is found that most of the respondents are married.

Table 5.5 indicates that those who are married (67.7%) respondents are in public sector banks and (59.5%) respondents in private sector banks, whereas unmarried respondents 26.8 per cent in public sector banks and 36 per cent in private sector banks.

5.2.6 Any problem in marriage due to the occupation

An attempt has been made to find out whether the women employees face any problem in marriage due to the occupation, the data have been collected from the women employees and presented in the Table 5.6.

Table 5.6

Any problem in marriage due to the occupation

SI. No	Any problem in marriage due to the occupation	Public Sector Bank	Private Sector Bank	Total
1.	Yes	51(24.3)	33(50)	84(30.4)
2.	No	159(75.7)	33(50)	192(69.6)
	Total	210 (100)	66 (100)	276 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.6 reveals that 30.4 per cent of the respondents have faced problem in marriage due to the occupation and 69.6 per cent of the respondents have not faced any problem in marriage due to the occupation.

Table further reveals that in public sector banks, 24.3 per cent of the respondents have faced problem in marriage due to the occupation and 75.7 per cent of the respondents have not faced any problem in marriage due to the occupation.

Table further describes that in private sector banks, 50 per cent of the respondents have faced problem in marriage due to the occupation and 50 per cent of the respondents have not faced any problem in marriage due to the occupation.

5.2.7 Problems due to occupation

Women employees have different problems due to occupation namely ask to resign the job, due to transfer, due to distance and don't like the field. The following table shows the problems of women employees due to occupation.

Table 5.7

Problems due to occupation

Sl. No	Problems due to occupation	Public Sector Bank	Private Sector Bank	Total
1.	Ask to resign the job	4(8.2)	13(39.4)	17(20.3)
2.	Due to transfer	24(49.0)	6(18.2)	30(35.7)
3.	Due to distance	15(30.5)	14(42.4)	29(34.5)
4.	Expecting unemployment	8(16.3)	-	8(9.5)
	Total	51 (100)	33 (100)	84 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.7 indicates that the majority of the respondents (35.7%) faced problem in marriage due to transfer, 34.5 per cent of the respondents faced problem in marriage due to distance, 20.3 per cent of the respondents faced problem in marriage due to ask them to resign the job and the remaining 9.5 per cent of the respondents faced the problem in marriage due to they expecting unemployment.

Table 5.7 indicates that in public sector banks majority of 49 per cent of the respondents faced problem in marriage due to transfer and in private sector banks majority of 42.4 per cent of the respondents faced problem in marriage due to distance.

5.2.8 Husbands' occupation

Women employees of different husbands' occupation have been covered for the study. The following table shows the husbands' occupation of women employees.

Table 5.8

Husbands' occupation

Sl. No	Husbands' occupation	Public Sector Bank	Private Sector Bank	Total
1.	Private employee	97(46.2)	27(40.9)	124(44.9)
2.	Government employee	33(15.7)	10(15.2)	43(15.6)
3.	Entrepreneur	35(16.7)	17(25.8)	52(18.8)
4.	Professional	45(21.4)	12(18.1)	57(19.7)
	Total	210 (100)	66 (100)	276 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.8 indicates that, out of 421 respondents in the study area, the majority of the respondents (44.9%) husbands' are private employees, 19.7 per cent of the respondents husbands' are professional, 18.8 per cent of the respondents husbands' are entrepreneur and the remaining 15.6 per cent of the respondents husbands' are government employees.

Table 5.8 further indicates that in public sector banks majority of 46.2 per cent of the respondents husbands' are private employees and in private sector banks majority of 40.9 per cent of the respondents husbands' are private employees.

5.2.9 Monthly Earnings

Women employees with different monthly earnings have been covered for the study. The following table shows the monthly earnings of women employees in public sector banks and private sector banks.

Table 5.9

Monthly Earnings

Sl. No	Monthly Earnings	Public Sector Bank	Private Sector Bank	Total
1.	Below Rs.15,000	26(8.4)	15(13.5)	41(9.7)
2.	Rs.15,000-20,000	40(12.9)	39(35.1)	79(18.8)
3.	Rs.20,001-25,000	66(21.3)	24(21.6)	90(21.4)
4.	Above Rs.25,000	178(57.4)	33(29.7)	211(50.1)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.9 indicates that out of 421 respondents in the study area, the majority of the respondents (50.1%) who are earning monthly income of above Rs.25,000, 21.4 per cent of the respondents are earning monthly income between Rs.20,001-25,000, 18.8 per cent of the respondents are earning monthly income between Rs.15,000-20,000 and the remaining 9.7 per cent of the respondents are earning monthly income of below Rs.15,000.

Table 5.9 further indicates that in public sector banks majority of 57.4 per cent of the respondents are earning monthly income of above Rs.25,000 and in private sector banks majority of 35.1 per cent of the respondents are earning monthly income between Rs.15,000-20,000.

5.2.10 Total Family Monthly Income

Women employees belong to different total family monthly income have been covered for the study. The following table shows the total family monthly income of women employees in public sector banks and private sector banks.

Table 5.10

Total Family Monthly Income

Sl. No	Total Family Monthly Income	Public Sector Bank	Private Sector Bank	Total
1.	Below Rs.30,000	48(15.5)	16(14.4)	64(15.2)
2.	Rs.30,001-50,000	102(32.9)	51(45.9)	153(36.3)
3.	Rs.50,001-75,000	89(28.7)	25(22.5)	114(27.1)
4.	Rs.75,001-1,00,000	32(10.3)	19(17.1)	51(12.1)
5.	Above Rs.1,00,000	39(12.6)	-	39(9.3)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.10 indicates that out of 421 respondents in the study area, the majority of the respondents (36.3%) who belong to the total family monthly income between Rs.30,001-50,000, 27.1 per cent of the respondents belong to the total family monthly income between Rs.50,001-75,000, 15.2 per cent of the respondents belong to the total family monthly income of below Rs.30,000, 12.1 per cent of the respondents belong to the total family monthly income between Rs.75,001-1,00,000 and only 9.3 per cent of the respondents belong to the total family monthly income of above Rs.1,00,000.

Table 5.10 further indicates that in public sector banks majority of 32.9 per cent of the respondents who belong to the total family monthly income between Rs.30,001-50,000 and in private sector banks majority of 45.9 per cent of the respondents who belong to the total family monthly income between Rs.30,001-50,000.

5.2.11 Nature of Family

Women employees belong to two different nature of the family have been working in public sector banks and private sector banks and they have been covered for the study. The following table shows the nature of family of women employees.

Table 5.11

Nature of Family

Sl. No.	Nature of Family	Public Sector Bank	Private Sector Bank	Total
1.	Joint family	114(36.8)	25(22.5)	139(33.0)
2.	Nuclear family	196(63.2)	86(77.5)	282(67.0)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.11 shows that out of 421 respondents in the study area, the majority of the respondents (67%) who belong to the nuclear family and the remaining 33 per cent of the respondents belong to the joint family.

Table 5.11 further shows that in public sector banks majority of 63.2 per cent of the respondents who belong to the nuclear family and the remaining 36.8 per cent of the respondents belong to the joint family and in private sector banks majority of 77.5 per cent of the respondents who belong to the nuclear family and the remaining 22.5 per cent of the respondents belong to the joint family.

5.2.12 Size of the Family

Women employees belong to different size of the family have been working in public sector banks and private sector banks and they have been covered for the study. The following table shows the size of the family of women employees in public sector banks and private sector banks.

Table 5.12
Size of the Family

Sl. No.	Size of the Family	Public Sector Bank	Private Sector Bank	Total
1.	Below 3 members	38(12.3)	11(9.9)	49(11.6)
2.	3-5 members	165(53.2)	83(74.8)	248(58.9)
3.	5-7 members	80(25.8)	10(9.0)	90(21.4)
4.	Above 7 members	27(8.7)	7(6.3)	34(8.1)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.12 shows that out of 421 respondents in the study area, the majority of the respondents (58.9%) who belong to the family size of 3-5 members, 21.4 per cent of the respondents belong the family size of 5-7 members, 11.6 per cent of the respondents belong to the family size of below 3 members and the remaining 8.1 per cent of the respondents belong to the family size of above 7 members.

Table 5.12 further shows that in public sector banks majority of 53.2 per cent of the respondents who belong to the family size of 3-5 members and in private sector banks majority of 74.8 per cent of the respondents who belong to the family size of 3-5 members.

5.3 WORKING ENVIRONMENT IN PUBLIC AND PRIVATE SECTOR BANKS

5.3.1 Reasons for working

Women employees have been working in public sector banks and private sector banks for different reasons namely forced to work, to kill time, due to poverty, to mingle with others and to avoid loneliness. The following table shows the reasons for the women employees working in public sector banks and private sector banks in Tirunelveli district.

Table 5.13
Reasons for working

Sl. No.	Reasons for working	Public Sector Bank	Private Sector Bank	Total
1.	Forced to work	28(9.0)	19(17.1)	47(11.2)
2.	To kill time	20(6.5)	15(13.5)	35(8.3)
3.	Due to poverty	179(57.7)	45(40.5)	224(53.2)
4.	To mingle with others	38(12.3)	12(10.8)	50(11.9)
5.	To avoid loneliness	45(14.5)	20(18.0)	65(15.4)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.13 shows that out of 421 respondents in the study area, the majority of the respondents (53.2%) who are working in the banks for due to poverty, 15.4 per cent of the respondents are working for avoid loneliness, 11.9 per cent of the respondents are working for mingle with others, 11.2 per cent of the respondents are forced to work and the remaining 8.3 per cent of the respondents are working for to kill time.

Table 5.13 further shows that in public sector banks majority of 57.7 per cent of the respondents who are working in the banks due to poverty and in private sector banks majority of 40.5 per cent of the respondents who are working in the banks for due to poverty.

5.3.2 Reasons to prefer this kind of job

Women employees prefer banking job for different reasons namely unemployed, job security, due to interest, prestige and suitable for women. The following table shows the reasons for the women employees prefer banking job.

Table 5.14

Reasons to prefer banking job

Sl. No.	Reasons for prefer banking job	Public Sector Bank	Private Sector Bank	Total
1.	Job security	162(52.3)	57(51.4)	219(52.0)
2.	Prestige	35(11.3)	6(5.4)	41(9.7)
3.	Safety	50(16.1)	9(8.1)	59(14.0)
4.	Interest	32(10.3)	20(18)	52(12.4)
5.	Suitable for women	31(10.0)	19(17.1)	50(11.9)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.14 shows that out of 421 respondents in the study area, the majority of the respondents (52%) prefer banking job for job security, 14 per cent of the respondents prefer banking job for safety, 12.4 per cent of the respondents prefer banking job for interest, 11.9 per cent of the respondents prefer banking job which is suitable for women and the remaining 9.7 per cent of the respondents prefer banking job for prestige.

Table 5.14 further shows that in public sector banks majority of 52.3 per cent of the respondents prefer banking job for job security and in private sector banks majority of 51.4 per cent of the respondents prefer banking job for job security.

5.3.3 Working children of the respondents

An attempt has been made to find out whether the children of women employees are working, the data have been collected from the women employees and presented in the Table 5.15.

Table 5.15
Working children of the respondents

Sl. No.	Children are working	Public Sector Bank	Private Sector Bank	Total
1.	Yes	40(19.8)	24(37.5)	64(24.1)
2.	No	162(80.2)	40(62.5)	202(75.9)
	Total	202 (100)	64(100)	266 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.15 shows that the majority of the respondents (75.9%) children are not working and only 24.1 per cent of the respondents' children are working.

Table 5.15 further shows that in public sector banks majority of 80.2 per cent of the respondents children are not working and in private sector banks majority of 62.5 per cent of the respondents children are not working.

5.3.4 Occupation of Children

The following table shows the occupation of children of women employees in public sector banks and private sector banks in the study area.

Table 5.16
Occupation of Children

Sl. No.	Occupation of Children	Public Sector Bank	Private Sector Bank	Total
1.	Private employee	20(50.0)	13(54.2)	33(51.6)
2.	Government employee	08(20.0)	-	8(12.5)
3.	Self employed	4(10)	3(12.5)	7(10.9)
4.	Professional	8(20.0)	8(33.3)	16(25)
	Total	40 (100)	24 (100)	64 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.16 shows that the majority of the respondents (51.6%) children are private employees, 25 per cent of the respondents children are professionals, 12.5 per cent of the respondents children are government employees and 10.9 per cent of the respondents children are self-employed.

Table 5.16 further shows that in public sector banks majority of 50 per cent of the respondents children are private employees and in private sector banks majority of 54.2 per cent of the respondents children are private employees.

5.3.5 Reasons for children not working

The children of women employees are not working for different reasons namely studying, waiting for job, not interested and won't allowed. The following table shows the reasons for children of women employees are not working.

Table 5.17

Reasons for children not working

Sl. No.	Reasons for children not working	Public Sector Bank	Private Sector Bank	Total
1.	Studying	107(66.0)	21(52.5)	128(63.4)
2.	Waiting for job	29(17.9)	10(25.0)	39(19.3)
3.	Not interested	15(9.3)	5(12.5)	20(9.9)
4.	Won't allowed	11(6.8)	4(10)	14(7.4)
	Total	162(100)	40(100)	202 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.17 shows that the majority of the respondents (63.4%) children are studying, 19.3 per cent of the respondents children are waiting for job, 9.9 per cent of the respondents children are not interested and 7.4 per cent of the respondents' children won't allowed.

Table 5.17 further shows that in public sector banks majority of 66.0 per cent of the respondents children are studying and in private sector banks majority of 52.5 per cent of the respondents children are studying.

5.3.6 Salary is helpful to the family

In order to find out whether salary of women employees helpful to the family, the data have been collected from the women employees and presented in the Table 5.18.

Table 5.18
Salary is helpful to the family

Sl. No.	Salary is helpful to the family	Public Sector Bank	Private Sector Bank	Total
1.	Yes	310(100)	88(79.3)	398(94.5)
2.	No	-	23(20.7)	23(5.5)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.18 shows that, out of 421 respondents in the study area, the majority of the respondents (94.5%) mentioned that salary helpful to the family and 5.5 per cent of the respondents said that salary not helpful to the family.

Table 5.18 further shows that, in public sector banks 100 per cent of the respondents mentioned that salary helpful to the family and in private sector banks majority of 79.3 per cent of the respondents mentioned that salary helpful to the family.

5.3.7 Contribution of earnings in the family

The following table shows the contribution of earnings of women employees in the family:

Table 5.19

Contribution of earnings in the family

Sl. No.	Contribution of earnings in the family	Public Sector Bank	Private Sector Bank	Total
1.	Major part	107(34.6)	49(44.1)	156(37.1)
2.	Minimum part	87(28.1)	29(26.1)	116(27.6)
3.	Equal part	97(31.2)	18(16.2)	115(27.3)
4.	Full savings	19(6.1)	15(13.5)	34(8.0)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.19 shows that, out of 421 respondents in the study area the majority of the respondents (37.1%) contribute major part of earnings in the family, 27.6 per cent of the respondents contribute minimum part of earnings in the family, 27.3 per cent of the respondents contribute equal part of earnings in the family and 8 per cent of the respondents contribute full savings in the family.

Table 5.19 further shows that in public sector banks majority of 34.6 per cent of the respondents contribute major part of earnings in the family and in private sector banks majority of 44.1 per cent of the respondents contribute major part of earnings in the family.

5.3.8 Level of Satisfaction with the pay package

Women employees have different level of satisfaction with the pay package.

The following table shows the level of satisfaction of women employees with the pay package.

Table 5.20
Level of Satisfaction with the pay package

Sl. No.	Level of Satisfaction with the pay package	Public Sector Bank	Private Sector Bank	Total
1.	Highly Satisfied	33(10.6)	6(5.4)	39(9.3)
2.	Satisfied	151(48.7)	59(53.2)	210(49.9)
3.	Neutral	65(21.0)	35(31.5)	100(23.8)
4.	Dissatisfied	34(11.0)	8(7.2)	42(9.9)
5.	Highly Dissatisfied	27(8.7)	3(2.7)	30(7.1)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.20 describes that, out of 421 respondents in the study area, the majority of the respondents (49.9%) are satisfied with the pay package, 23.8 per cent of the respondents are neither satisfied nor dissatisfied with the pay package, 9.9 per cent of the respondents are dissatisfied with the pay package, 9.3 per cent of the respondents are highly satisfied with the pay package and 7.1 per cent of the respondents are highly dissatisfied with the pay package.

Table 5.20 further describes that in public sector banks majority of 48.7 per cent of the respondents are satisfied with the pay package and in private sector banks majority of 53.2 per cent of the respondents are satisfied with the pay package.

5.4 PERSONAL COMMITMENT OF WOMEN EMPLOYEES

5.4.1 Having more time to spend with the children

An attempt has been made to find out whether the women employees having more time to spend with the children, the data have been collected from the women employees and presented in the Table 5.21.

Table 5.21

Having more time to spend with the children

Sl. No.	Having more time to spend with the children	Public Sector Bank	Private Sector Bank	Total
1.	Yes	65(32.2)	28(43.75)	93(34.9)
2.	No	137(67.8)	36(56.25)	173(65.1)
	Total	202(100)	64(100)	266(100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.21 shows that the majority of the respondents (65.1%) are not having more time to spend with the children and only 34.9 per cent of the respondents are having more time to spend with the children.

Table 5.21 further shows that in public sector banks majority of 67.8 per cent of the respondents are not having more time to spend with the children and in private sector banks majority of 56.25 per cent of the respondents are not having more time to spend with the children.

5.4.2 Reasons for not spending time with the children

Women employees have different reasons for not spend time with the children. The different reasons are long working hours, worry about work, due to distance, tired and timing schedule is not convenient. The following table shows the reasons for women employees not spend with the children.

Table 5.22

Reasons for not spending time with the children

Sl. No.	Reasons	Public Sector Bank	Private Sector Bank	Total
1.	Delaying start from working place	53(38.7)	16(44.4)	69(39.9)
2.	Worry about my work	25(18.2)	8(22.2)	33(19.1)
3.	Distance from working place	42(30.7)	8(22.2)	50(28.9)
4.	Tired	17(12.4)	4(11.2)	21(12.1)
	Total	137 (100)	36 (100)	173 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.22 shows that the majority of the respondents (39.9%) not spend time with the children for delaying start from working place, 28.9 per cent of the respondents not spend time with the children due to distance from working place, 19.1 per cent of the respondents not spend with the children for worry about the work and 12.1 per cent of the respondents not spend with the children due to tiredness.

Table 5.22 further shows that in public sector banks majority of 38.7 per cent of the respondents not spend time with the children for delaying start from working place and in private sector banks majority of 44.4 per cent of the respondents not spend time with the children for delaying start from working place.

5.4.3 Number of hours spending with the children except daily activity

The following table shows the number of hours spending with the children except daily activity:

Table 5.23

Number of hours spending with the children except daily activity

Sl. No.	Number of hours spending with the children except daily activity	Public Sector Bank	Private Sector Bank	Total
1.	Below 1 hour	90(43.8)	25(41.7)	115(43.2)
2.	1-2 hours	41(19.9)	18(30)	59(22.2)
3.	3-4 hours	38(18.4)	17(28.3)	55(20.7)
4.	5-6 hours	37(17.9)	-	37(13.9)
5.	More than 6 hours	-	-	-
	Total	206(100)	60(100)	266(100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.23 shows that the majority of the respondents (43.2%) spend below 1 hour with the children, 22.2 per cent of the respondents spend 1 to 2 hours with the children, 20.7 per cent of the respondents spend 3 to 4 hours with the children and only 13.9 per cent of the respondents spend 5 to 6 hours with the children.

Table 5.23 further shows that in public sector banks majority of 43.8 per cent of the respondents spend below 1 hour with the children and in private sector banks majority of 41.7 per cent of the respondents spend below 1 hour with the children.

5.4.4 Children are affected by working hours

In order to find out whether the children affected by working hours of women employees, the data have been collected from the women employees and presented in the Table 5.24.

Table 5.24
Children are affected by working hours

Sl. No.	Children are affected by working hours	Public Sector Bank	Private Sector Bank	Total
1.	Yes	85(40.9)	30(51.7)	115(43.2)
2.	No	123(59.1)	28(48.3)	151(56.8)
	Total	208(100)	58(100)	266(100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.24 shows that the majority of the respondents (56.8%) children are not affected by working hours and 43.2 per cent of the respondents children are affected by the working hours.

Table 5.24 further shows that in public sector banks majority of 59.1 per cent of the respondents children are not affected by working hours and in private sector banks, majority of 48.3 per cent of the respondents children are not affected by the working hours.

5.4.5 Way of children affected by the working hours

The children are affected by working hours of women employees namely studies, affection, health problem and character. The following table shows the way of children affected by the working hours of women employees.

Table 5.25
Way of children affected by the working hours

Sl. No.	Way of children affected by the working hours	Public Sector Bank	Private Sector Bank	Total
1.	Studies	28(32.9)	10(31.3)	38(32.5)
2.	Affection	25(29.4)	7(21.9)	32(27.4)
3.	Health problem	12(14.1)	6(18.8)	18(15.4)
4.	Character	5(5.9)	4(12.5)	9(7.7)
5.	Play Games	5(5.9)	3(9.4)	8(6.8)
6.	All the above	10(11.8)	2(6.2)	12(10.2)
	Total	85 (100)	32 (100)	117 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.25 shows that the majority of the respondents (32.5%) children are affected by way of studies, 27.4 per cent of the respondents children are affected by way of affection, 15.4 per cent of the respondents children are affected by way of health problem, 10.2 per cent of the respondents children are affected by way of studies, affection, health problem, character and play games, 7.7 per cent of the respondents children are affected by way of character and 6.8 per cent of the respondents children are affected by way of play games.

Table 5.25 further shows that, in public sector banks majority of 32.9 per cent of the respondents children are affected by way of studies and in private sector banks majority of 31.3 per cent of the respondents children are affected by way of studies.

5.4.6 Enough time to get ready for the job

An attempt has been made to find out whether the women employees have enough time to get ready for the job, the data have been collected from the women employees and presented in the Table 5.26.

Table 5.26

Enough time to get ready for the job

Sl. No.	Enough time to get ready for the job	Public Sector Bank	Private Sector Bank	Total
1.	Yes	75(24.2)	31(27.9)	106(25.2)
2.	No	235(75.8)	80(72.1)	315(74.8)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.26 shows that out of 421 respondents in the study area, the majority of the respondents (74.8%) have not enough time to get ready for the job and 25.2 per cent of the respondents have not enough time to get ready for the job.

Table 5.26 further shows that in public sector banks majority of 75.8 per cent of the respondents have not enough time to get ready for the job and in private sector banks majority of 72.1 per cent of the respondents have not enough time to get ready for the job.

5.4.7 Reasons for not enough time to get ready for the job

Women employees have different reasons for not enough time to get ready for the job namely taking care of children, help to husband, preparing food, help to mother and taking care of elders. The following table shows the reasons for the women employees not enough time to get ready for the job.

Table 5.27

Reasons for not enough time to get ready for the job

Sl. No.	Reasons for not enough time to get ready for the job	Public Sector Bank	Private Sector Bank	Total
1.	Manage to children	69(29.4)	20(25)	89(28.3)
2.	Manage to hubby	37(15.7)	17(21.3)	54(17.1)
3.	Preparing food	91(38.7)	33(41.3)	124(39.4)
4.	Current family issues	20(8.5)	6(7.5)	26(8.3)
5.	Elders caring	18(7.7)	4(5.0)	22(6.9)
	Total	235 (100)	80 (100)	315 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.27 describes that the majority of the respondents (39.4%) have not enough time to get ready for the job because preparing food, 28.3 per cent of the respondents have not enough time to get ready for the job because manage to children, 17.1 per cent of the respondents have not enough time to get ready for the job because manage to hubby, 8.3 per cent of the respondents have not enough time to get ready for the job because current family issues and 6.9 per cent of the respondents have not enough time to get ready for the job because elders caring.

Table 5.27 further describes that in public sector banks majority of 38.7 per cent of the respondents have not enough time to get ready for the job because preparing food and in private sector banks majority of 41.3 per cent of the respondents have not enough time to get ready for the job because preparing food.

5.4.8 Husband helps in the busy hours

In order to find out whether the husband helps in the busy hours, the data have been collected from the women employees and presented in the Table 5.28.

Table 5.28

Husband helps in the busy hours

Sl. No.	Husband helps in the busy hours	Public Sector Bank	Private Sector Bank	Total
1.	Yes	92(43.8)	20(30.3)	112(40.6)
2.	No	118(56.2)	46(69.7)	164(59.4)
	Total	210 (100)	66 (100)	276 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.28 shows that the majority of the respondents (59.4%) mentioned that the husband not helps in the busy hours and 40.6 per cent of the respondents said that the husband helps in the busy hours.

Table 5.28 further shows that in public sector banks majority of 56.2 per cent of the respondents mentioned that the husband not helps in the busy hours and in private sector banks majority of 69.7 per cent of the respondents mentioned that the husband not helps in the busy hours.

5.4.9 Husbands' way of helping in the busy hours

The following table shows the way of husband helps in the busy hours.

Table 5.29

Husbands' way of helping in the busy hours

Sl. No.	Husbands' way of helping in the busy hours	Public Sector Bank	Private Sector Bank	Total
1.	Preparing food	23(25)	2(10)	25(22.3)
2.	Taking care of the children	39(42.4)	15(75)	54(48.2)
3.	Other household works	30(32.6)	3(15)	33(29.5)
	Total	92 (100)	20 (100)	112 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.29 shows that the majority of the respondents (48.2%) mentioned that their husband will take care of the children at their busy hours, 29.5 per cent of the respondents said that their husband do other household works and 22.3 per cent of the respondents said that their husband helps in preparing food.

Table 5.29 further shows that in public sector banks majority of 42.4 per cent of the respondents mentioned that their husband will take care of the children at their busy hours and in private sector banks majority of 75 per cent of the respondents mentioned that their husband will take care of the children.

5.5 WORK LIFE BALANCE OF WOMEN EMPLOYEES

5.5.1 Husbands' reaction for coming late

Husbands' of women employees have different reaction for coming late from banks namely take it easy, angry, scold, doesn't speak, beat and ask to resign the job. The following table shows the husband's reaction for coming late of women employees from public sector banks and private sector banks.

Table 5.30
Husbands' reaction for coming late

Sl. No.	Husbands' reaction for coming late	Public Sector Bank	Private Sector Bank	Total
1.	Take it easy	71(33.8)	22(33.3)	93(33.7)
2.	Angry with me	42(20)	13(19.7)	55(19.9)
3.	Scold me	34(16.2)	9(13.6)	43(15.6)
4.	He doesn't speak with me	14(6.7)	7(10.6)	21(7.6)
5.	Beat me	13(6.2)	5(7.6)	18(6.5)
6.	Ask to resign the job	36(17.1)	10(15.2)	46(16.7)
	Total	210 (100)	66 (100)	276 (100)

Source: Primary data

Note: Parentheses indicate percentage

It is noted from Table 5.30 shows that the majority of the respondents (33.7%) husband take easy for coming late from banks, 19.9 per cent of the respondents husband are angry for coming late from banks, 16.7 per cent of the respondents husband are asked to resign the job for coming late from banks, 15.6 per cent of the respondents husband are scold for coming late from banks, 7.6 per cent of the respondents husband does not speak for coming late from banks and 6.5 per cent of the respondents husband beat for coming late from banks.

It is further noted that in public sector banks majority of 33.8 per cent of the respondents husband take it easy for coming late from banks and in private sector banks majority of 33.3 per cent of the respondents husband take easy for coming late from banks.

5.5.2 Elders' reaction for coming late

Women employees have faced different reaction for coming late from banks namely advise, angry, scold, ask to resign the job and ask to change the job. The following table shows the elders reaction for coming late of both public sector banks and private sector banks.

Table 5.31

Elders' reaction for coming late

Sl. No.	Elders' reaction for coming late	Public Sector Bank	Private Sector Bank	Total
1.	Advise me	65(38.7)	15(21.1)	80(33.5)
2.	Angry with me	40(23.8)	20(28.2)	60(25.1)
3.	Scold me	27(16.1)	10(14.1)	37(15.5)
4.	Ask to resign the job	20(11.9)	18(25.3)	38(15.9)
5.	Complaint to my parents	16(9.5)	8(11.3)	24(10.0)
	Total	168 (100)	71 (100)	239 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.31 shows that the majority of the respondents (33.5%) elders are giving advise for coming late from banks, 25.1 per cent of the respondents elders are angry for coming late from banks, 15.9 per cent of the respondents elders are asked to resign the job for coming late from banks, 15.5 per cent of the respondents elders are scold for coming late from banks and 10 per cent of the respondents elders are complaint to my parents.

Table 5.31 further shows that in public sector banks majority of 38.7 per cent of the respondents elders are giving advise for coming late from banks and in private sector banks majority of 28.2 per cent of the respondents elders are angry for coming late from banks.

5.5.3 Type of health problems faced due to work

Women employees face different type of health problems due to work namely head ache, more tired, irregular periods, feel lazy, tedious and back pain. The following table shows the type of health problems faced by women employees due to work.

Table 5.32

Type of health problems faced due to work

Sl. No.	Type of health problems faced due to work	Public Sector Bank	Private Sector Bank	Total
1.	Head ache	42(13.5)	34(30.6)	76(18.1)
2.	More Tired	94(30.3)	12(10.8)	106(25.2)
3.	Irregular Periods	11(3.5)	8(7.2)	19(4.5)
4.	Feel Lazy	26(8.4)	21(18.9)	47(11.2)
5.	Tedious	28(9.0)	26(23.4)	54(12.8)
6.	Back Pain	109(35.2)	10(9.1)	119(28.2)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

It is understood from Table 5.32 that, out of 421 respondents in the study area, the majority of the respondents (28.2%) face the problem of back pain due to work, 25.2 per cent of the respondents face the problem of more tired due to work, 18.1 per cent of the respondents face the problem of head ache due to work, 12.8 per cent of the respondents face the problem of tedious due to work, 11.2 per cent of the respondents feel lazy due to work and 4.5 per cent of the respondents face the problem of irregular periods due to work.

It is further understood from Table 5.32 that in public sector banks majority of 35.2 per cent of the respondents face the problem of back pain due to work and in private sector banks majority of 30.6 per cent of the respondents face the problem of head ache due to work.

5.5.4 Type of mental problem

Women employees face different type of mental problems namely tension, less concentration, forgot, get more angry and feel more nervous. The following table shows the type of mental problems faced by women employees in public sector banks and private sector banks in Tirunelveli district.

Table 5.33

Type of mental problem

Sl. No.	Type of mental problem	Public Sector Bank	Private Sector Bank	Total
1.	Tension	169(54.5)	56(50.4)	225(53.4)
2.	Less concentration	54(17.4)	8(7.2)	62(14.7)
3.	Forgot	40(12.9)	13(11.7)	53(12.6)
4.	Get more angry	37(11.9)	21(18.9)	58(13.8)
5.	Feel more nervous	10(3.2)	13(11.7)	23(5.5)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.33 describes that, out of 421 respondents in the study area, the majority of the respondents (53.4%) face the mental problem of tension, 14.7 per cent of the respondents face the mental problem of less concentration, 13.8 per cent of the respondents face the mental problem of get more angry, 12.6 per cent of the respondents face the mental problem of forgot and 5.5 per cent of the respondents face the mental problem of forgot and 5.5 per cent of the respondents face

Table 5.33 further describes that, in public sector banks majority of 54.5 per cent of the respondents face the mental problem of tension and in private sector banks majority of 50.4 per cent of the respondents face the mental problem of tension.

5.5.5 Expressing work pressure to the family members

In order to find out whether the women employees show work pressure to the family members, the data have been collected from the women employees and presented in the Table 5.34.

Table 5.34

Expressing work pressure to the family members

Sl. No.	Expressing work pressure to the family members	Public Sector Bank	Private Sector Bank	Total
1.	Yes	160(51.6)	67(60.4)	227(53.9)
2.	No	150(48.4)	44(39.6)	194(46.1)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.34 shows that, out of 421 respondents in the study area, the majority of the respondents (53.9%) express work pressure to the family members and 46.1 per cent of the respondents do not express work pressure to the family members.

Table 5.34 further shows that in public sector banks majority of 51.6 per cent of the respondents express work pressure to the family members and in private sector banks majority of 60.4 per cent of the respondents express work pressure to the family members.

5.5.6 Way of expressing the work pressure

The Table 5.35 shows the various ways by which the women expressing their work pressure.

Table 5.35
Way of expressing the work pressure

Sl. No.	Way of expressing the work pressure	Public Sector Bank	Private Sector Bank	Total
1.	Get more angry	71(44.4)	18(26.9)	89(39.2)
2.	Speak less	60(37.5)	41(61.2)	101(44.5)
3.	Self-punishment	29(18.1)	8(11.9)	37(16.3)
	Total	160 (100)	67 (100)	227 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.35 indicates that, out of 421 respondents in the study area, the majority of the respondents (44.5%) show work pressure as speak less, 39.2 per cent of the respondents show work pressure as get more angry and 16.3 per cent of the respondents show work pressure as self-punishment.

Table 5.35 further indicates that in public sector banks majority of 44.4 per cent of the respondents show work pressure as get more angry and in private sector banks majority of 61.2 per cent of the respondents show work pressure as speak less.

5.5.7 Sharing of job problems with the family members

In order to find out whether women employees share job problems with the family members, the data have been collected from the women employees and presented in the Table 5.36.

Table 5.36
Sharing of job problems with the family members

Sl. No.	Sharing of job problems with the family members	Public Sector Bank	Private Sector Bank	Total
1.	Yes	205(66.1)	65(58.6)	270(64.1)
2.	No	105(33.9)	46(41.4)	151(35.9)
	Total	310 (100)	111 (100)	421 (100)

Source: Primary data

Table 5.36 shows that, out of 421 respondents in the study area, the majority of the respondents (64.1%) share their job problems with the family members and 35.9 per cent of the respondents not share job problems with the family members.

Note: Parentheses indicate percentage

Table 5.36 further shows that, in public sector banks majority of 66.1 per cent of the respondents share their job problems with the family members and in private sector banks majority of 58.6 per cent of the respondents share job problems with the family members.

5.5.8 Reasons for sharing the job problems with the family members

Women employees have different reasons for share the job problems with the family members. The following table shows the reasons for the women employees share the job problems with the family members.

Table 5.37

Reasons for sharing the job problems with the family members

Sl. No.	Reasons	Public Sector Bank	Private Sector Bank	Total
1.	To get an idea	45(22.0)	14(21.5)	59(21.9)
2.	Mind relaxation	70(34.1)	20(30.8)	90(33.3)
3.	To get solution for the problem	90(43.9)	31(47.7)	121(44.8)
	Total	205 (100)	65 (100)	270 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.37 shows that, the majority of the respondents (44.8%) share job problems with the family members because to get solution for the problem, 33.3 per cent of the respondents share job problems with the family members for mind relaxation and 21.9 per cent of the respondents share job problems with the family members because to get an idea.

Table 5.37 further shows that, in public sector banks majority of 43.9 per cent of the respondents share job problems with the family members because to get solution for the problem and in private sector banks majority of 47.7 per cent of the respondents share job problems with the family members because to get solution for the problem.

5.5.9 Reasons for not sharing the job problems with the family members

Women employees have different reasons for not share the job problems with the family members. The following table shows the reasons for the women employees not share the job problems with the family members.

Table 5.38

Reasons for not sharing the job problems with the family members

Sl. No.	Reasons	Public Sector Bank	Private Sector Bank	Total
1.	Feel fear	11(10.5)	8(17.4)	19(12.6)
2.	Don't like to tension others	85(80.9)	20(43.5)	105(69.5)
3.	Ask to resign the job	9(8.6)	18(39.1)	27(17.9)
	Total	105 (100)	46 (100)	151 (100)

Source: Primary data

Note: Parentheses indicate percentage

Table 5.38 shows that, the majority of the respondents (69.5%) do not share job problems with the family members because the respondents don't like to tension others, 17.9 per cent of the respondents not share job problems with the family members for they may ask to resign the job and 12.6 per cent of the respondents not share job problems with the family members because the respondents feel fear.

Table 5.38 further shows that, in public sector banks majority of 80.9 per cent of the respondents not share job problems with the family members because the respondents don't like to tension others and in private sector banks majority of 43.5 per cent of the respondents not share job problems with the family members because the respondents don't like to tension others.

5.5.10 Support from Officers of Women Employees from different nature of Bank

The study was taken to know whether the women employees get support from officers in public sector banks and private sector banks. In order to find out support from officers among the women employees of public sector banks and private sector banks, 't' test is attempted with the null hypothesis, "there is no significant difference in support from officers among women employees of public sector banks and private sector banks in Tirunelveli district". The following table shows the results of 't' test for support from officers of women employees from different nature of bank.

Table 5.39
Support from Officers of Women Employees from different nature of Bank

CI		Nature of Bank		T
Sl. No.	Support from Officers	Public Sector Bank	Private Sector Bank	T Statistics
1.	He/She is always helping minded	3.9065	3.3423	6.835*
2.	He/She extends his support at the critical time of work	3.7581	3.3694	4.263*
3.	He/She understands my problem	3.6161	2.8739	7.184*
4.	He/She is a participative type	3.5548	2.6036	9.916*
5.	He/She provides a flexible schedule for me	3.4226	2.5766	7.185*
6.	He/She is highly generous	3.5032	2.6306	8.844*

Source: Primary data

*Significant at 5 per cent level

Table 5.39 shows the mean score of support from officers among women employees of public sector banks and private sector banks along with its respective 'T' statistics. The important support from officers among the women employees of public sector banks, officer is always helping mind and officers extends his support at the

critical time of work and their respective mean scores are 3.9065 and 3.7581 and among the women employees of private sector banks, officers extends his support at the critical time of work and officer is always helping mind and their respective mean scores are 3.3694 and 3.3423. The null hypothesis is rejected for all support from officers namely officer is always helping mind and officers extends his support at the critical time of work, officers understand the problem, office is a participative type, officer provides a flexible schedule and officer is highly generous because the significant difference among the women employees of public sector banks and private sector banks are identified in the case of officer is always helping mind and officers extends his support at the critical time of work, officers understand the problem, office is a participative type, officer provides a flexible schedule and officer is highly generous since the respective 'T' statistics are significant at 5 per cent level.

5.5.11 Support from Co-workers of Women Employees from different nature of Bank

The study was taken to know whether the women employees get support from co-workers in public sector banks and private sector banks. In order to find out support from co-workers among the women employees of public sector banks and private sector banks, 't' test is attempted with the null hypothesis, "there is no significant difference in support from co-workers among women employees of public sector banks and private sector banks in Tirunelveli district". The following table shows the results of 't' test for support from co-workers of women employees from different nature of bank.

Table 5.40
Support from Co-workers of Women Employees from different nature of Bank

CI		Nature	of Bank	Т
Sl. No.	Support from Co-workers	Public Sector Bank	Private Sector Bank	Statistics
1.	Co-workers are highly adjustable	3.8161	3.7387	0.770
2.	Co-workers are highly supportive	3.7677	3.1171	6.787*
3.	Co-workers share my responsibilities	3.4839	3.4144	0.639
4.	Team spirit among the co-workers	3.6258	3.1177	4.742*
5.	Co-workers are taking risks on behalf of me	3.0548	2.8378	1.622
6.	Co-workers are always sharing their work and life experiences	3.4097	2.8559	4.518*

Source: Primary data

*Significant at 5 per cent level

Table 5.40 shows the mean score of support from co-workers among women employees of public sector banks and private sector banks along with its respective 'T' statistics. The important support from co-workers among the women employees of public sector banks, co-workers are highly adjustable and co-workers are highly supportive and their respective mean scores are 3.8161 and 3.7677 and among the women employees of private sector banks, co-workers are highly adjustable and co-workers share my responsibilities and their respective mean scores are 3.7387 and 3.4144. The null hypothesis is rejected for support from co-workers namely co-workers are highly supportive, team spirit among the co-workers and co-workers are always sharing their work and life experiences because the significant difference among the women employees of public sector banks and private sector banks are identified in the case of support from co-workers namely co-workers are highly supportive, team spirit among the co-workers and co-workers are always sharing their work and life experiences since the respective 'T' statistics are significant at 5 per cent level.

5.5.12 Positive Parenting of Women Employees from different nature of Bank

In order to find out positive parenting among the women employees of public sector banks and private sector banks, 't' test is attempted with the null hypothesis, "there is no significant difference in positive parenting among women employees of public sector banks and private sector banks in Tirunelveli district". The following table shows the results of 't' test for positive parenting among different nature of bank of women employees.

Table 5.41

Positive Parenting of Women Employees from different nature of Bank

SI.		Nature	Т	
No.	Positive Parenting	Public Sector Bank	Private Sector Bank	Statistics
1.	Very often I laugh together with my children	3.6355	3.9820	3.017*
2.	Always listen to my children's ideas and opinions	3.9129	3.2432	6.283*
3.	Eat together as a family	3.4387	3.1622	2.172*
4.	Make sure my children know they are appreciated	3.5161	3.1081	3.439*
5.	Know where my children are	3.7484	3.6757	0.594

Source: Primary data

*Significant at 5 per cent level

Table 5.41 shows the mean score of positive parenting among women employees of public sector banks and private sector banks along with its respective 'T' statistics. The important positive parenting among the women employees of public sector banks, the respondents always listen to their children's ideas and opinions and know where their children are and their respective mean scores are 3.9129 and 3.7484 and among the women employees of private sector banks, very often they laugh

together with their children and know where their children are and their respective mean scores are 3.9820 and 3.6757. The null hypothesis is rejected for positive parenting namely very often I laugh together with my children, always listen to my children's ideas and opinions, eat together as a family and make sure my children know they are appreciated because the significant difference among the women employees of public sector banks and private sector banks are identified in the case of very often I laugh together with my children, always listen to my children's ideas and opinions, eat together as a family and make sure my children know they are appreciated since the respective 'T' statistics are significant at 5 per cent level.

5.5.13 Parental Satisfaction of Women Employees from different nature of Bank

In order to find out parental satisfaction among the women employees of public sector banks and private sector banks, 't' test is attempted with the null hypothesis, "there is no significant difference in parental satisfaction among women employees of public sector banks and private sector banks in Tirunelveli district". The following table shows the results of 't' test for parental satisfaction of women employees from different nature of bank.

Table 5.42

Parental Satisfaction of Women Employees from different nature of Bank

CI		Nature	Т	
Sl. No.	Parental Satisfaction	Public Sector Bank	Private Sector Bank	Statistics
1.	Parenting role	3.9000	3.8018	0.848
2.	Children's behavior	3.9355	3.8145	1.265
3.	Relationship with children	3.8774	3.7818	0.649
4.	Achievements of the children	3.7613	3.8559	0.886
5.	Ability to control the children	3.6645	3.0991	5.017*
6.	Inter relationship between the children	3.6935	2.9550	6.541*

Source: Primary data

*Significant at 5 per cent level

Table 5.42 shows the mean score of parental satisfaction among women employees of public sector banks and private sector banks along with its respective 'T' statistics. The important parental satisfaction among the women employees of public sector banks, the respondents children's behaviour and parenting role and their respective mean scores are 3.9355 and 3.9000 and among the women employees of private sector banks, the respondents children's achievement and children's behaviour and their respective mean scores are 3.8559 and 3.8145. The null hypothesis is rejected for parental satisfaction namely ability to control the children and inter relationship between the children because the significant difference among the women employees of public sector banks and private sector banks are identified in the case of ability to control the children and inter relationship between the children and inter relationship between the children since the respective 'T' statistics are significant at 5 per cent level.

5.5.14 Spouse Support of Women Employees from different nature of Bank

The study was taken to know whether the women employees of public sector banks and private sector banks get spouse support. In order to find out spouse support among the women employees of public sector banks and private sector banks, 't' test is attempted with the null hypothesis, "there is no significant difference in spouse support among women employees of public sector banks and private sector banks in Tirunelveli district". The following table shows the results of 't' test for spouse support of women employees from different nature of bank.

Table 5.43

Spouse Support of Women Employees from different nature of Bank

SI.		Nature	Т	
No.	Spouse Support	Public Sector Bank	Private Sector Bank	Statistics
1.	Spouse support in child-care activities	3.7581	3.1081	5.247*
2.	Spouse taking care of house hold chores	3.7613	3.3514	3.309*
3.	Spouse providing financial support	3.6645	3.1982	3.362*
4.	Spouse having a sense of humour	3.6091	3.2072	3.097*
5.	Spouse being supportive to my career development	3.5961	3.1441	3.416*
6.	Spouse always interacting with me	4.1954	3.7027	1.413

Source: Primary data

*Significant at 5 per cent level

Table 5.43 shows the mean score of spouse support among women employees of public sector banks and private sector banks along with its respective 'T' statistics. The important spouse support among the women employees of public sector banks, the respondents spouse always interacting with them and spouse taking care of household

chores and their respective mean scores are 4.1954 and 3.7613 and among the women employees of private sector banks, the respondents spouse always interacting with them and spouse taking care of household chores and their respective mean scores are 3.7027 and 3.3514. The null hypothesis is rejected for spouse support namely spouse support in child-care activities, spouse taking care of house hold chores, spouse providing financial support, spouse having a sense of humour and spouse being supportive to my career development because the significant difference among the women employees of public sector banks and private sector banks are identified in the case of spouse support namely spouse support in child-care activities, spouse taking care of house hold chores, spouse providing financial support, spouse having a sense of humour and spouse being supportive to my career development since the respective 'T' statistics are significant at 5 per cent level.

5.5.15 Domestic Support of Women Employees from different nature of Bank

The study was taken to know whether the women employees of public sector banks and private sector banks get domestic support. In order to find out domestic support among the women employees of public sector banks and private sector banks, 't' test is attempted with the null hypothesis, "there is no significant difference in domestic support among women employees of public sector banks and private sector banks in Tirunelveli district". The following table shows the results of 't' test for domestic support of women employees from different nature of bank.

Table 5.44

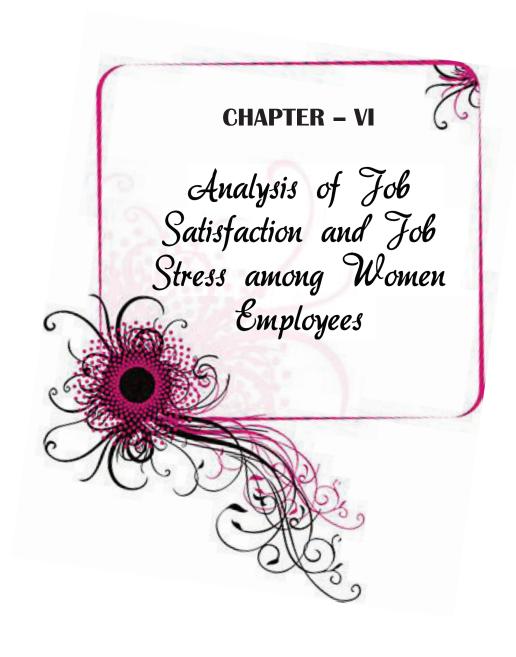
Domestic Support of Women Employees from different nature of Bank

SI.		Nature o	T Statistics	
No.	Domestic Support	Domestic Support Public Sector Bank		
1.	My family members take care of my children	3.7355	2.7748	7.284*
2.	I have enough support from my family members	3.8903	3.8378	0.499
3.	Family members help me during financial crisis	3.4806	3.2432	2.027*
4.	Emotional support is given by my relatives and friends	3.4032	3.6667	2.015*

Source: Primary data

*Significant at 5 per cent level

Table 5.44 shows the mean score of domestic support among women employees of public sector banks and private sector banks along with its respective 'T' statistics. The important domestic support among the women employees of public sector banks, the respondents have enough support from family members and family members take care of children and their respective mean scores are 3.8903 and 3.7355 and among the women employees of private sector banks, the respondents have enough support from family members and emotional support is given by their relatives and friends and their respective mean scores are 3.8378 and 3.6667. The null hypothesis is rejected for domestic support namely my family members take care of my children, family members help me during financial crisis, emotional support is given by my relatives and friends because the significant difference among the women employees of public sector banks and private sector banks are identified in the case of my family members take care of my children, family members help me during financial crisis and emotional support is given by my relatives and friends since the respective 'T' statistics are significant at 5 per cent level.



CHAPTER VI

ANALYSIS OF JOB SATISFACTION AND JOB STRESS AMONG WOMEN EMPLOYEES

- 6.1 Introduction
- 6.2 Reliability Testing Analysis for Job Satisfaction in Public Sector Banks
- 6.3 Job Satisfaction among Different Personal Profile of Women Employees in Public Sector Banks
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- 6.5 Job Satisfaction among Different Personal Profile of Women Employees in Private Sector Banks
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CHAPTER VI

ANALYSIS OF JOB SATISFACTION AND JOB STRESS AMONG WOMEN EMPLOYEES

6.1 INTRODUCTION

This chapter analyses the job satisfaction and job stress among women employees in public sector banks and private sector banks in Tirunelveli District. In this chapter, the researcher has used ANOVA, 't' test, Mann Whitney U test, Kruskal Wallis test and factor analysis. Data analysis has been done with the help of statistical software (SPSS. 20 version) by using the techniques including frequencies and percentages.

6.2 RELIABILITY TESTING ANALYSIS FOR JOB SATISFACTION IN PUBLIC SECTOR BANKS

In order to test the reliability of the job satisfaction in public sector banks, Cronbach's Alpha Test has been applied and the result has been shown in Table 6.1.

Table 6.1

Reliability Statistics for Job Satisfaction among public sector bank employees

Sl. No.	Job Satisfaction	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
1.	Nature of work	42.9600	20.790	.320	.713
2.	Get immediate feedback for good performance	43.3600	20.907	.188	.731
3.	Relationship with co-workers	43.0000	19.667	.539	.709
4.	Pay	43.4800	18.593	.608	.726
5.	Fringe benefits	43.6400	18.740	.487	.729
6.	Scope for promotion or advancement	43.6000	18.167	.632	.710
7.	Participating in significant decision making	43.4000	21.500	.164	.730
8.	Work load	43.6400	21.157	.116	.745
9.	Job security	42.9200	20.743	.282	.717
10.	Training and development	43.4800	19.343	.437	.719
11.	Satisfied working hours	43.6800	18.643	.351	.713
12.	Satisfied with flexibility of targets	43.3600	20.073	.334	.711

Source: Primary data

Table 6.1 shows that the calculated value of Cronbach's Alpha score for the job satisfaction in public sector banks is more than 0.07. Hence it is concluded that the job satisfaction in public sector banks could be relied upon.

6.3 JOB SATISFACTION AMONG DIFFERENT PERSONAL PROFILE OF WOMEN EMPLOYEES IN PUBLIC SECTOR BANKS

The job satisfaction in public sector banks among different personal profile of women employees such as age, educational qualification, years of experience, marital status, husband's occupation, monthly earnings, total family monthly income, nature of family and size of the family have been analysed with the help of Kruskal Wallis Test and Mann Whitney U Test. The results are presented below.

6.3.1 Job Satisfaction among different age group of women employees in Public Sector Banks

An attempt was made to know the job satisfaction based on age groups of women employees. To test the job satisfaction based on age groups of women employees, the following null hypothesis was proposed.

H₀ : There is no significant difference in job satisfaction with different age groups of women employees in public sector banks in Tirunelveli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on age group of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.2.

Table 6.2

Job Satisfaction among different age group of women employees in Public Sector Banks

		Age Gr	are	a)			
Job Satisfaction	Below 25	25-35	36-45	46-55	Above 55	Chi-Square χ^2	p value
Nature of work	192.70	151.73	162.31	141.49	146.23	7.993	0.092
Get immediate feedback for good performance	213.84	158.87	143.24	139.56	136.46	19.678	0.001
Relationship with co- workers	192.61	153.88	163.05	138.33	139.08	8.835	0.065
Pay	156.29	163.59	133.98	166.15	144.02	6.765	0.149
Fringe benefits	176.86	151.72	144.55	166.79	158.08	4.031	0.402
Scope for promotion or advancement	198.82	153.91	146.88	150.49	150.02	8.424	0.077
Participating in significant decision making	212.77	141.99	173.38	142.72	146.92	20.284	0.000
Work load	111.18	159.79	157.25	166.25	154.69	8.766	0.067
Job security	181.32	151.29	170.73	136.46	149.65	7.504	0.112
Training and development	160.75	157.54	159.35	142.52	154.71	1.516	0.824
Satisfied working hours	133.98	152.78	174.22	152.15	153.12	5.571	0.234
Satisfied with flexibility of targets	176.00	150.97	170.82	143.62	142.81	5.628	0.229

Source: Computed data

The Table 6.2 lists out the result of the Kruskal-Wallis test for job satisfaction among different age group of women employees in public sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'get immediate feedback for good performance' and 'participating in significant decision making'.

It can be concluded that age of the respondents does not affect the ranking given to job satisfaction except 'get immediate feedback for good performance' (C.V 19.678, p value 0.001, p<0.05) and 'participating in significant decision making' (C.V 20.284, p value 0.002, p<0.05).

It shows that age wise there is a significant difference in job satisfaction among women employees in public sector banks such as organizational supervisor and participating in significant decision making.

6.3.2 Job Satisfaction among different educational qualification of women employees in Public Sector Banks

An attempt was made to know the job satisfaction based on educational qualifications of women employees. To test the job satisfaction among different educational qualification of women employees in public sector banks, the following null hypothesis was proposed.

 H_0 : There is no significant difference in job satisfaction with different educational qualification of women employees in public sector banks in Tirunelyeli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on educational qualification of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.3.

Table 6.3

Job Satisfaction among different Educational Qualification of women employees in Public Sector Banks

Job Satisfaction		ional Qualifi Mean Rank)	Chi- Square	р	
Job Satisfaction	Under Graduate	Post Graduate	Diploma	χ^2	value
Nature of work	165.89	139.40	173.16	7.960	0.019
Get immediate feedback for good performance	167.95	140.18	145.47	8.725	0.013
Relationship with co-workers	155.17	151.66	189.19	2.736	0.255
Pay	172.00	131.43	171.78	17.152	0.000
Fringe benefits	156.82	153.77	155.31	0.092	0.955
Scope for promotion or advancement	158.58	150.98	158.72	0.604	0.739
Participating in significant decision making	155.82	155.33	153.44	0.012	0.994
Work load	160.20	150.16	148.19	1.124	0.570
Job security	150.27	158.95	183.19	2.477	0.290
Training and development	162.93	147.19	142.88	2.847	0.241
Satisfied working hours	144.12	169.81	162.34	7.181	0.028
Satisfied with flexibility of targets	158.07	151.80	157.63	0.396	0.820

Source: Computed data

The Table 6.3 lists out the result of the Kruskal-Wallis test for job satisfaction among different educational qualification of women employees in public sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'nature of work', 'get immediate feedback for good performance', 'pay' and 'satisfied working hours'.

It can be concluded that educational qualification of the respondents does not affect the ranking given to job satisfaction except 'nature of work' (C.V 7.960, p value 0.019, p<0.05), 'get immediate feedback for good performance' (C.V 8.725, p value 0.013, p<0.05), 'pay' (C.V 17.152, p value 0.000, p<0.05) and 'satisfied working hours' (C.V 7.181, p value 0.028, p<0.05).

It shows that educational qualification wise there is a significant difference in job satisfaction among women employees in public sector banks such as nature of work, organizational supervisor, pay and satisfied working hours.

6.3.3 Job Satisfaction among different years of experience of women employees in Public Sector Banks

An attempt was made to know the job satisfaction based on years of experience of women employees. To test the job satisfaction based on years of experience of women employees, the following null hypothesis was proposed.

H₀: There is no significant difference in job satisfaction with different years of experience of women employees in public sector banks in Tirunelveli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on years of experience of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.4.

Table 6.4

Job Satisfaction among different years of experience of women employees in Public Sector Banks

	Yea	rs of Exp	ank)	ıre			
Job Satisfaction	Below 5 years	5-10 years	10-15 years	15-20 years	Above 20 years	Chi-Square χ^2	p value
Nature of work	155.47	157.68	192.32	137.07	133.32	12.618	0.013
Get immediate feedback for good performance	162.21	155.53	174.76	156.97	112.46	12.517	0.014
Relationship with co- workers	155.33	158.83	209.04	127.02	125.66	25.480	0.000
Pay	158.19	145.90	197.39	149.81	133.85	13.539	0.009
Fringe benefits	159.90	147.57	177.55	148.64	149.65	4.225	0.376
Scope for promotion or advancement	149.26	151.54	223.61	125.28	147.65	33.264	0.000
Participating in significant decision making	146.44	150.56	235.63	137.33	126.12	42.712	0.000
Work load	150.23	151.56	198.27	149.16	139.65	12.080	0.017
Job security	155.66	145.00	218.27	151.02	116.82	29.668	0.000
Training and development	153.07	147.26	215.10	145.67	129.21	24.608	0.000
Satisfied working hours	145.40	153.41	217.84	157.98	111.62	34.330	0.000
Satisfied with flexibility of targets	151.83	137.88	224.80	166.66	116.21	38.334	0.000

Source: Computed data

The Table 6.4 lists out the result of the Kruskal-Wallis test for job satisfaction among different years of experience of women employees in public sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'nature of work', 'get immediate feedback for good performance', 'relationship with co-workers', 'pay', 'scope for promotion or advancement', 'participating in significant decision making', 'work load', 'job

security', 'training and development', 'satisfied working hours' and 'satisfied with flexibility of targets'.

It can be concluded that years of experience of the respondents does not affect the ranking given to job satisfaction except 'nature of work' (C.V 12.618, p value 0.013, p<0.05), 'get immediate feedback for good performance' (C.V 12.517, p value 0.014, 'relationship with co-workers' (C.V 25.480, p value 0.000, p<0.05), 'pay' (C.V 13.539, p value 0.009, p<0.05), 'scope for promotion or advancement' (C.V 33.264, p value 0.000, p<0.05), 'participating in significant decision making' (C.V 42.712, p value 0.000, p<0.05), 'work load' (C.V 12.080, p value 0.017, p<0.05), 'job security' (C.V 29.668, p value 0.000, p<0.05), 'training and development' (C.V 24.608, p value 0.000, p<0.05), 'satisfied working hours' (C.V 34.330, p value 0.000, p<0.05) and 'satisfied with flexibility of targets' (C.V 38.334, p value 0.000, p<0.05).

It shows that years of experience wise there is a significant difference in job satisfaction among women employees in public sector banks such as nature of work, organizational supervisor, relationship with co-workers, pay, scope for promotion or advancement, participating in significant decision making, work load, job security, training and development, satisfied working hours and satisfied with flexibility of targets.

6.3.4 Job Satisfaction among different marital status of women employees in Public Sector Banks

An attempt was made to know the job satisfaction based on marital status of women employees. To test the job satisfaction among different marital status of women employees in public sector banks, the following null hypothesis was proposed.

H₀ : There is no significant difference in job satisfaction with different marital status of women employees in public sector banks in Tirunelveli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on marital status of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.5.

Table 6.5

Job Satisfaction among different Marital Status of women employees in Public Sector Banks

Lab Catinfaction	Marital	Status (Mean	Chi-Square	р	
Job Satisfaction	Married	Unmarried	Others	χ^2	value
Nature of work	163.68	152.78	149.18	1.112	0.574
Get immediate feedback for good performance	171.76	148.78	159.15	4.827	0.089
Relationship with co-workers	165.83	151.70	152.03	1.653	0.438
Pay	155.77	156.85	137.50	0.823	0.663
Fringe benefits	158.42	156.64	127.21	2.011	0.366
Scope for promotion or advancement	158.27	155.64	140.26	0.640	0.726
Participating in significant decision making	175.91	148.98	136.35	6.796	0.033
Work load	143.10	163.91	112.09	8.213	0.016
Job security	175.67	144.60	191.68	10.925	0.004
Training and development	144.45	162.36	124.65	5.024	0.081
Satisfied working hours	173.23	150.21	134.24	5.895	0.052
Satisfied with flexibility of targets	188.95	146.04	109.03	20.219	0.000

Source: Computed data

The Table 6.5 lists out the result of the Kruskal-Wallis test for job satisfaction among different marital status of women employees in public sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'participating in significant decision making', 'work load', 'job security' and 'satisfied with flexibility of targets'.

It can be concluded that marital status of the respondents does not affect the ranking given to job satisfaction except 'participating in significant decision making' (C.V 6.769, p value 0.033, p<0.05), 'work load' (C.V 8.213, p value 0.017, p<0.05), 'job security' (C.V 10.925, p value 0.000, p<0.05) and 'satisfied with flexibility of targets' (C.V 20.219, p value 0.000, p<0.05).

It shows that marital status wise there is a significant difference in job satisfaction among women employees in public sector banks such as participating in significant decision making, work load, job security and satisfied with flexibility of targets.

6.3.5 Job Satisfaction based on husband's occupation of women employees in Public Sector Banks

An attempt was made to know the job satisfaction based on husband's occupation of women employees. To test the job satisfaction among different husband's occupation of women employees in public sector banks, the following null hypothesis was proposed.

 H₀: There is no significant difference in job satisfaction with different husband's occupation of women employees in public sector banks in Tirunelveli District. The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on husband's occupation of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.6.

Table 6.6

Job Satisfaction among different husband's occupation of women employees in Public Sector Banks

	Hu	ısband's (Mean	Occupati Rank)	ion	χ ₂	
Job Satisfaction	Pvt employee	Govt employee	Self employed	Professional	Chi-Square	p value
Nature of work	124.80	85.66	141.37	96.59	27.545	0.000
Get immediate feedback for good performance	120.22	90.40	146.47	97.94	24.199	0.000
Relationship with co-workers	120.00	109.00	131.14	78.76	13.710	0.003
Pay	111.23	116.29	134.47	93.50	7.035	0.071
Fringe benefits	131.78	107.18	110.21	63.11	27.788	0.000
Scope for promotion or advancement	109.56	118.76	129.99	100.65	4.516	0.211
Participating in significant decision making	116.74	114.45	123.66	89.67	5.106	0.164
Work load	115.11	116.69	139.57	70.67	19.097	0.000
Job security	123.00	119.22	116.46	63.91	19.881	0.000
Training and development	110.91	127.56	113.91	97.24	4.977	0.174
Satisfied working hours	108.42	118.01	120.20	119.48	1.782	0.619
Satisfied with flexibility of targets	107.25	121.00	139.29	96.81	8.643	0.034

Source: Computed data

The Table 6.6 lists out the result of the Kruskal-Wallis test for job satisfaction among different husband's occupation of women employees in public sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'nature of work', 'get immediate feedback for good performance', 'relationship with co-workers', 'fringe benefits', 'work load', 'job security' and 'satisfied with flexibility of targets'.

It can be concluded that husband's occupation of the respondents does not affect the ranking given to job satisfaction except 'nature of work' (C.V 27.545, p value 0.000, p<0.05), 'get immediate feedback for good performance' (C.V 24.199, p value 0.000, 'relationship with co-workers' (C.V 13.710, p value 0.003, p<0.05), 'fringe benefits' (C.V 27.788, p value 0.000, p<0.05), 'work load' (C.V 19.097, p value 0.000, p<0.05), 'job security' (C.V 19.881, p value 0.000, p<0.05) and 'satisfied with flexibility of targets' (C.V 8.643, p value 0.034, p<0.05).

It shows that husband's occupation wise there is a significant difference in job satisfaction among women employees in public sector banks such as nature of work, organizational supervisor, relationship with co-workers, fringe benefits, work load, job security and satisfied with flexibility of targets.

6.3.6 Job Satisfaction based on monthly earnings of women employees in Public Sector Banks

An attempt was made to know the job satisfaction based on monthly earnings of women employees. To test the job satisfaction among different monthly earnings of women employees in public sector banks, the following null hypothesis was proposed.

 H_0 : There is no significant difference in job satisfaction with different monthly earnings of women employees in public sector banks in Tirunelveli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on monthly earnings of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.7.

Table 6.7

Job Satisfaction among different monthly earnings of women employees in Public Sector Banks

]	Monthly (Mean	ıare	16		
Job Satisfaction	Below Rs.15000	Rs.15000 -20000	Rs.20000 -25000	Above Rs.25000	$\frac{\text{Chi-Square}}{\chi^2}$	p value
Nature of work	195.15	192.95	144.08	145.53	17.600	0.001
Get immediate feedback for good performance	168.75	198.45	150.96	145.60	14.818	0.002
Relationship with co-workers	175.65	168.41	150.54	151.49	2.966	0.397
Pay	206.52	194.30	169.13	134.28	30.734	0.000
Fringe benefits	163.92	148.45	165.06	152.31	1.610	0.657
Scope for promotion or advancement	155.38	219.00	189.45	128.66	51.019	0.000
Participating in significant decision making	179.04	190.45	185.87	132.95	29.343	0.000
Work load	159.50	168.57	189.55	139.35	17.917	0.000
Job security	179.58	171.38	178.09	140.04	13.681	0.003
Training and development	148.13	180.19	190.42	138.08	22.243	0.000
Satisfied working hours	155.38	187.36	190.50	135.38	28.759	0.000
Satisfied with flexibility of targets	136.12	179.80	206.02	134.14	38.576	0.000

Source: Computed data

The Table 6.7 lists out the result of the Kruskal-Wallis test for job satisfaction among different monthly earnings of women employees in public sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'nature of work', 'get immediate feedback for good performance', 'pay', 'scope for promotion or advancement', 'participating in significant decision making', 'work load', 'job security', 'training and development', 'satisfied working hours' and 'satisfied with flexibility of targets'.

It can be concluded that monthly earnings of the respondents does not affect the ranking given to job satisfaction except 'nature of work' (C.V 17.600, p value 0.001, p<0.05), 'get immediate feedback for good performance' (C.V 14.818, p value 0.002, p<0.05), 'pay' (C.V 30.734, p value 0.000, p<0.05), 'scope for promotion or advancement' (C.V 51.019, p value 0.000, p<0.05), 'participating in significant decision making' (C.V 29.343, p value 0.000, p<0.05), 'work load' (C.V 17.917, p value 0.000, p<0.05), 'job security' (C.V 13.681, p value 0.003, p<0.05), 'training and development' (C.V 22.243, p value 0.000, p<0.05), 'satisfied working hours' (C.V 28.759, p value 0.000, p<0.05) and 'satisfied with flexibility of targets' (C.V 38.576, p value 0.000, p<0.05).

It shows that monthly earnings wise there is a significant difference in job satisfaction among women employees in public sector banks such as nature of work, organizational supervisor, pay, scope for promotion or advancement, participating in significant decision making, work load, job security, training and development, satisfied working hours and satisfied with flexibility of targets.

6.3.7 Job Satisfaction among different total family monthly income of women employees in Public Sector Banks

An attempt was made to know the job satisfaction based on total family monthly income of women employees. To test the job satisfaction based on total family monthly income of women employees, the following null hypothesis was proposed.

H₀: There is no significant difference in job satisfaction with different total family monthly income of women employees in public sector banks in Tirunelyeli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on total family monthly income of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.8.

Table 6.8

Job Satisfaction among different total family monthly income of women employees in Public Sector Banks

	Mean	are	e				
Job Satisfaction	Below Rs.20000	Rs.20000 -30000	Rs.30000 -40000	Rs.40000 -50000	Above Rs.50000	Chi-Square χ^2	p value
Nature of work	197.96	159.46	150.76	144.73	112.54	23.671	0.000
Get immediate feedback for good performance	210.36	150.84	126.38	173.19	152.10	35.477	0.000
Relationship with co-workers	175.22	160.40	157.34	146.22	121.82	9.345	0.053
Pay	206.66	151.47	135.33	137.00	164.29	24.753	0.000
Fringe benefits	176.42	154.22	141.56	129.81	186.01	13.217	0.010
Scope for promotion or advancement	198.90	157.43	140.03	116.14	164.64	23.011	0.000
Participating in significant decision making	205.91	155.75	128.87	133.66	171.50	28.751	0.000
Work load	171.69	156.50	137.31	125.09	199.42	20.229	0.000
Job security	196.21	163.90	125.50	146.72	159.09	22.915	0.000
Training and development	193.64	152.50	129.47	147.67	182.23	22.320	0.000
Satisfied working hours	186.02	141.08	138.72	165.30	185.90	19.331	0.001
Satisfied with flexibility of targets	209.00	155.72	102.33	187.13	184.47	61.845	0.000

The Table 6.8 lists out the result of the Kruskal-Wallis test for job satisfaction among different total family monthly income of women employees in public sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'nature of work', 'get immediate feedback for good performance', 'pay', 'fringe benefits', 'scope for promotion or advancement',

'participating in significant decision making', 'work load', 'job security', 'training and development', 'satisfied working hours' and 'satisfied with flexibility of targets'.

It can be concluded that total family monthly income of the respondents does not affect the ranking given to job satisfaction except 'nature of work' (C.V 23.671, p value 0.000, p<0.05), 'get immediate feedback for good performance' (C.V 35.477, p value 0.000, p<0.05), 'pay'(C.V 24.753, p value 0.000, p<0.05), 'fringe benefits' (C.V 13.217, p value 0.010, p<0.05), 'scope for promotion or advancement' (C.V 23.011, p value 0.000, p<0.05), 'participating in significant decision making' (C.V 28.751, p value 0.000, p<0.05), 'work load' (C.V 20.229, p value 0.000, p<0.05), 'job security'(C.V 22.915, p value 0.000, p<0.05), 'training and development' (C.V 22.320, p value 0.000, p<0.05), 'satisfied working hours' (C.V 19.331, p value 0.001, p<0.05) and 'satisfied with flexibility of targets' (C.V 61.845, p value 0.000, p<0.05).

It shows that total family monthly income wise there is a significant difference in job satisfaction among women employees in public sector banks such as nature of work, organizational supervisor, pay, fringe benefits, scope for promotion or advancement, participating in significant decision making, work load, job security, training and development, satisfied working hours and satisfied with flexibility of targets.

6.3.8 Job Satisfaction based on Nature of Family of Women Employees of Public Sector Banks

An attempt was made to know the job satisfaction based on the nature of family such as joint or nuclear family of women employees of public sector banks. To test the job satisfaction based on nature of family, the following null hypothesis was proposed.

 H_0 : There is no significant difference in job satisfaction among different nature of family of women employees in public sector banks in Tirunelveli District.

The non-parametric statistics of Mann-Whitney U test was applied to analyze the job satisfaction based on nature of family of women employees of public sector banks and test the proposed null hypothesis. The details of the result of Mann-Whitney U test is illustrated in Table 6.9.

Table 6.9

Job Satisfaction of Women Employees of Public Sector Banks with reference to

Nature of Family

Job Satisfaction		of Family n Rank)	<i>U</i> -value	Z- value	<i>p</i> - value
	Joint	Nuclear		value	value
Nature of work	135.61	167.07	8905.000	-3.190	0.001
Get immediate feedback for good performance	148.79	159.40	10407.50	-1.112	0.266
Relationship with co-workers	148.96	159.30	10426.50	-1.026	0.305
Pay	148.05	159.83	10323.00	-1.181	0.238
Fringe benefits	149.55	158.96	10494.000	-0.938	0.348
Scope for promotion or advancement	155.03	155.77	11118.50	-0.074	0.941
Participating in significant decision making	144.64	161.82	9934.000	-1.705	0.088
Work load	137.20	166.14	9086.000	-2.883	0.004
Job security	137.41	166.02	9110.000	-2.821	0.005
Training and development	155.71	155.38	11147.50	-0.034	0.973
Satisfied working hours	137.53	165.95	9123.000	-2.942	0.003
Satisfied with flexibility of targets	145.59	161.27	10042.00	-1.554	0.120

Source: Computed Data

The Table 6.9 lists out the result of the Mann Whitney U test for job satisfaction among different nature of family of women employees in public sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'nature of work', 'work load', 'job security' and 'satisfied working hours'.

It can be concluded that nature of family of the respondents does not affect the ranking given to job satisfaction except 'nature of work' (C.V -3.190, p value 0.001, p<0.05), 'work load' (C.V -2.883, p value 0.004, p<0.05), 'job security' (C.V -2.821, p value 0.005, p<0.05) and 'satisfied working hours' (C.V -2.942, p value 0.003, p<0.05).

It shows that nature of family wise there is a significant difference in job satisfaction among women employees in public sector banks such as nature of work, work load, job security and satisfied working hours.

6.3.9 Job Satisfaction based on size of the family of women employees in Public Sector Banks

An attempt was made to know the job satisfaction based on size of the family of women employees. To test the job satisfaction among different size of the family of women employees in public sector banks, the following null hypothesis was proposed.

 H₀: There is no significant difference in job satisfaction with different size of the family of women employees in public sector banks in Tirunelveli District. The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on size of the family of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.10.

Table 6.10

Job Satisfaction among different size of the family of women employees in Public Sector Banks

		Size of th	7	ıare	je je	
Job Satisfaction	Below 3 members	3-5 members	5-7 members	Above 7 members	$\begin{array}{c} \bot \\ \text{Chi-Square} \\ \chi^2 \end{array}$	p value
Nature of work	184.24	154.80	143.07	156.17	6.258	0.100
Get immediate feedback for good performance	135.63	162.89	151.44	150.33	3.971	0.265
Relationship with co-workers	169.99	158.49	153.39	123.07	5.218	0.156
Pay	151.21	151.13	169.43	147.00	2.973	0.396
Fringe benefits	141.84	167.20	139.02	152.06	7.125	0.068
Scope for promotion or advancement	154.13	151.41	170.50	137.96	4.065	0.255
Participating in significant decision making	122.28	156.40	166.90	162.98	8.379	0.041
Work load	160.45	150.49	159.73	166.65	1.357	0.716
Job security	178.21	155.48	144.77	155.43	3.887	0.274
Training and development	133.78	154.26	160.14	179.93	4.997	0.172
Satisfied working hours	153.59	151.55	160.89	166.35	1.220	0.748
Satisfied with flexibility of targets	144.71	153.32	156.45	181.20	3.151	0.369

Source: Computed data

The Table 6.10 lists out the result of the Kruskal-Wallis test for job satisfaction among different size of the family of women employees in public sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'participating in significant decision making'. It can be

concluded that size of the family of the respondents does not affect the ranking given to job satisfaction except 'participating in significant decision making' (C.V 8.379, p value 0.041, p<0.05). It shows that size of the family wise there is a significant difference in job satisfaction among women employees in public sector banks such as participating in significant decision making.

6.4 RELIABILITY TESTING ANALYSIS FOR JOB SATISFACTION IN PRIVATE SECTOR BANKS

In order to test the reliability of the job satisfaction in private sector banks, Cronbach's Alpha Test has been applied and the result has been shown in Table 6.11.

Table 6.11

Reliability Statistics for Job Satisfaction among private sector bank employees

Sl. No.	Job Satisfaction	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
1.	Nature of work	38.3600	38.573	.603	.724
2.	Get immediate feedback for good performance	38.4800	42.177	.475	.743
3.	Relationship with co-workers	38.5200	46.927	.058	.776
4.	Pay	38.5200	46.510	.044	.783
5.	Fringe benefits	38.4800	43.677	.220	.768
6.	Scope for promotion or advancement	38.6800	41.477	.521	.738
7.	Participating in significant decision making	38.4800	40.760	.457	.742
8.	Work load	39.2000	40.333	.480	.739
9.	Job security	38.7200	39.460	.546	.731
10.	Training and development	38.5600	39.673	.433	.744
11.	Satisfied working hours	39.2000	37.750	.511	.734
12.	Satisfied with flexibility of targets	39.0000	37.917	.455	.743

Source: Primary data

Table 6.11 shows that the calculated value of Cronbach's Alpha score for the job satisfaction in private sector banks is more than 0.07. Hence it is concluded that the job satisfaction in private sector banks could be relied upon.

6.5 JOB SATISFACTION AMONG DIFFERENT PERSONAL PROFILE OF WOMEN EMPLOYEES IN PRIVATE SECTOR BANKS

The job satisfaction in private sector banks among different personal profile of women employees such as age, educational qualification, years of experience, marital status, husband's occupation, monthly earnings, total family monthly income, nature of family and size of the family have been analysed with the help of Kruskal Wallis Test and Mann Whitney U Test. The results are presented below.

6.5.1 Job Satisfaction among different age group of women employees in Private sector banks

An attempt was made to know the job satisfaction based on age groups of women employees in private sector banks. To test the job satisfaction based on age groups of women employees, the following null hypothesis was proposed.

H₀ : There is no significant difference in job satisfaction with different age groups of women employees in private sector banks in Tirunelveli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on age group of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.12.

Table 6.12

Job Satisfaction among different age group of women employees in Private sector banks

	1	Age Gro	oup (Me	an Ran	k)	re	
Job Satisfaction	Below 25	25-35	36-45	46-55	Above 55	Chi-Square χ^2	p value
Nature of work	51.44	54.59	61.04	53.30	91.00	6.684	0.154
Get immediate feedback for good performance	51.60	58.52	56.70	58.77	38.00	2.154	0.708
Relationship with co-workers	61.90	54.70	58.28	55.77	77.00	9.714	0.046
Pay	43.92	56.30	55.61	66.87	105.00	14.656	0.005
Fringe benefits	48.65	59.26	55.11	64.33	37.00	4.444	0.349
Scope for promotion or advancement	46.23	60.86	60.43	60.27	64.00	10.483	0.033
Participating in significant decision making	50.27	49.05	67.24	58.80	107.50	17.103	0.002
Work load	52.96	57.42	60.43	58.90	73.00	6.589	0.159
Job security	35.50	56.48	69.41	70.97	49.00	20.775	0.000
Training and development	36.54	59.52	71.46	64.40	72.50	24.530	0.000
Satisfied working hours	29.48	62.28	68.59	68.83	33.00	29.219	0.000
Satisfied with flexibility of targets	37.27	55.98	67.87	61.23	101.50	20.301	0.000

The Table 6.12 lists out the result of the Kruskal-Wallis test for job satisfaction among different age group of women employees in private sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'relationship with co-workers', 'pay', 'Scope for promotion or advancement', 'participating in significant decision making', 'job security', 'training and development', 'satisfied working hours' and 'satisfied with flexibility of targets'.

It can be concluded that age of the respondents does not affect the ranking given to job satisfaction except 'relationship with co-workers'(C.V 9.714, p value 0.046, p<0.05), 'pay' (C.V 14.656, p value 0.005, p<0.05), 'scope for promotion or advancement'(C.V 10.483, p value 0.033, p<0.05), 'participating in significant decision making' (C.V 17.103, p value 0.002, p<0.05), 'job security'(C.V 20.775, p value 0.000, p<0.05), 'training and development'(C.V 24.530, p value 0.000, p<0.05), 'satisfied working hours' (C.V 29.219, p value 0.000, p<0.05) and 'satisfied with flexibility of targets'(C.V 20.301, p value 0.000, p<0.05).

It shows that age wise there is a significant difference in job satisfaction among women employees in private sector banks such as relationship with co-workers, pay, scope for promotion or advancement, participating in significant decision making, job security, training and development, satisfied working hours and satisfied with flexibility of targets.

6.5.2 Job Satisfaction among different educational qualification of women employees in Private sector banks

An attempt was made to know the job satisfaction based on educational qualifications of women employees. To test the job satisfaction among different educational qualification of women employees in private sector banks, the following null hypothesis was proposed.

 H_0 : There is no significant difference in job satisfaction with different educational qualification of women employees in private sector banks in Tirunelyeli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on educational qualification of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.13.

Table 6.13

Job Satisfaction among different Educational Qualification of women employees in Private sector banks

		ional Qualifi Mean Rank)		Chi-	1	
Job Satisfaction	Under Graduate	Post Graduate	Diploma	Square χ^2	p value	
Nature of work	55.65	55.83	68.75	0.444	0.801	
Get immediate feedback for good performance	56.72	55.49	59.75	0.076	0.963	
Relationship with co-workers	46.74	60.60	75.50	6.517	0.038	
Pay	53.28	57.01	73.50	1.116	0.572	
Fringe benefits	53.12	57.57	57.25	0.554	0.758	
Scope for promotion or advancement	55.38	55.90	71.50	0.545	0.761	
Participating in significant decision making	57.74	54.85	62.25	0.354	0.838	
Work load	50.79	58.68	63.75	1.714	0.424	
Job security	54.97	56.02	75.25	0.875	0.646	
Training and development	57.27	54.98	67.00	0.410	0.815	
Satisfied working hours	53.58	56.53	84.75	2.004	0.367	
Satisfied with flexibility of targets	57.46	54.19	90.75	2.916	0.233	

Source: Computed data

The Table 6.13 lists out the result of the Kruskal-Wallis test for job satisfaction among different educational qualification of women employees in private sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level

of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'pay'.

It can be concluded that educational qualification of the respondents does not affect the ranking given to job satisfaction except 'pay' (C.V 6.517, p value 0.038, p<0.05). It shows that educational qualification wise there is a significant difference in job satisfaction among women employees in private sector banks such as pay.

6.5.3 Job Satisfaction among different years of experience of women employees in Private sector banks

An attempt was made to know the job satisfaction based on years of experience of women employees. To test the job satisfaction based on years of experience of women employees, the following null hypothesis was proposed.

H₀: There is no significant difference in job satisfaction with different years of experience of women employees in private sector banks in Tirunelveli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on years of experience of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.14.

Table 6.14

Job Satisfaction among different years of experience of women employees in Private sector banks

	Year	s of Exp	erience	(Mean	Rank)	re	
Job Satisfaction	Below 5 years	5-10 years	10-15 years	15-20 years	Above 20 years	Chi-Square χ^2	p value
Nature of work	53.25	46.50	67.48	56.45	91.00	0.907	0.061
Get immediate feedback for good performance	56.74	48.88	62.46	56.73	38.00	2.434	0.656
Relationship with co-workers	58.62	65.50	44.25	57.19	57.00	12.074	0.017
Pay	53.73	53.00	42.00	61.47	105.00	12.492	0.014
Fringe benefits	54.19	62.63	41.88	63.53	37.00	6.630	0.157
Scope for promotion or advancement	54.37	41.75	74.92	60.84	54.00	14.189	0.007
Participating in significant decision making	48.82	50.13	54.17	65.73	107.50	17.305	0.002
Work load	51.51	74.50	63.33	57.64	53.00	11.673	0.020
Job security	50.66	52.63	42.17	71.78	49.00	13.451	0.009
Training and development	49.26	62.13	59.67	67.36	52.00	13.857	0.008
Satisfied working hours	43.56	68.25	50.63	75.80	33.00	25.637	0.000
Satisfied with flexibility of targets	43.80	67.88	63.17	64.42	101.50	19.816	0.001

The Table 6.14 lists out the result of the Kruskal-Wallis test for job satisfaction among different years of experience of women employees in private sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'relationship with co-workers', 'pay', 'scope for promotion or advancement', 'participating in significant decision making', 'work load', 'job security', 'training and development', 'satisfied working hours' and 'satisfied with flexibility of targets'.

It can be concluded that years of experience of the respondents does not affect the ranking given to job satisfaction except 'relationship with co-workers' (C.V 12.074, p value 0.017, p<0.05), 'pay'(C.V 12.492, p value 0.014, p<0.05), 'scope for promotion or advancement'(C.V 14.189, p value 0.007, p<0.05), 'participating in significant decision making'(C.V 17.305, p value 0.002, p<0.05), 'work load'(C.V 11.673, p value 0.020, 'job security' (C.V 13.451, p value 0.009, p<0.05), 'training and development' (C.V 13.857, p value 0.008, p<0.05), 'satisfied working hours' (C.V 25.637, p value 0.000, p<0.05) and 'satisfied with flexibility of targets'(C.V 19.816, p value 0.001, p<0.05).

It shows that years of experience wise there is a significant difference in job satisfaction among women employees in private sector banks such as relationship with co-workers, pay, scope for promotion or advancement, participating in significant decision making, work load, job security, training and development, satisfied working hours and satisfied with flexibility of targets.

6.5.4 Job Satisfaction among different marital status of women employees in Private sector banks

An attempt was made to know the job satisfaction based on marital status of women employees. To test the job satisfaction among different marital status of women employees in private sector banks, the following null hypothesis was proposed.

H₀ : There is no significant difference in job satisfaction with different marital status of women employees in private sector banks in Tirunelveli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on marital status of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.15.

Table 6.15

Job Satisfaction among different Marital Status of women employees in Private sector banks

Job Satisfaction	1	Iarital Status Mean Rank)	Chi- Square	p value	
	Married	Unmarried	Others	χ^2	value
Nature of work	49.71	61.43	52.50	4.569	0.102
Get immediate feedback for good performance	50.10	57.81	64.97	3.184	0.204
Relationship with co-workers	58.60	56.56	46.97	1.765	0.414
Pay	44.97	60.44	68.83	9.678	0.008
Fringe benefits	50.69	61.24	50.60	3.437	0.179
Scope for promotion or advancement	49.13	61.89	52.33	4.436	0.109
Participating in significant decision making	47.89	59.69	63.87	5.295	0.071
Work load	55.81	55.88	56.93	0.016	0.992
Job security	44.16	59.46	74.67	12.858	0.002
Training and development	50.26	58.20	63.10	2.540	0.281
Satisfied working hours	37.88	67.21	62.50	21.927	0.000
Satisfied with flexibility of targets	43.53	63.53	61.17	10.478	0.005

The Table 6.15 lists out the result of the Kruskal-Wallis test for job satisfaction among different marital status of women employees in private sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'pay', 'job security', 'satisfied working hours' and 'satisfied with flexibility of targets'.

It can be concluded that marital status of the respondents does not affect the ranking given to job satisfaction except 'pay' (C.V 9.678, p value 0.008, p<0.05), 'job security' (C.V 12.858, p value 0.002, p<0.05), 'satisfied working hours' (C.V 21.927, p value 0.000, p<0.05) and 'satisfied with flexibility of targets' (C.V 10.478, p value 0.005, p<0.05).

It shows that marital status wise there is a significant difference in job satisfaction among women employees in private sector banks such as pay, job security, satisfied working hours and satisfied with flexibility of targets.

6.5.5 Job Satisfaction based on husband's occupation of women employees in Private sector banks

An attempt was made to know the job satisfaction based on husband's occupation of women employees. To test the job satisfaction among different husband's occupation of women employees in private sector banks, the following null hypothesis was proposed.

 H₀: There is no significant difference in job satisfaction with different husband's occupation of women employees in private sector banks in Tirunelveli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on husband's occupation of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.16.

Table 6.16

Job Satisfaction among different husband's occupation of women employees in Private sector banks

	Hus		Occupat n Rank)	tion	are	le	
Job Satisfaction	Pvt employee	Govt employee	Self employed	Professio nal	$\frac{1}{\chi^2}$	p value	
Nature of work	26.96	-	37.74	40.15	8.804	0.012	
Get immediate feedback for good performance	30.07	-	40.35	28.58	5.052	0.080	
Relationship with co-workers	33.81	-	28.59	34.19	1.176	0.556	
Pay	37.72	-	30.85	21.00	9.913	0.007	
Fringe benefits	29.51	-	31.91	41.08	4.396	0.111	
Scope for promotion or advancement	27.35	-	32.21	46.35	11.220	0.004	
Participating in significant decision making	31.18	-	29.32	40.12	3.561	0.169	
Work load	33.40	-	31.38	31.62	0.180	0.914	
Job security	32.47	-	37.26	26.35	2.914	0.233	
Training and development	29.22	-	33.97	39.15	3.139	0.208	
Satisfied working hours	32.84	-	21.74	45.69	13.524	0.001	
Satisfied with flexibility of targets	36.97	-	24.82	30.85	5.434	0.066	

The Table 6.16 lists out the result of the Kruskal-Wallis test for job satisfaction among different husband's occupation of women employees in private sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'nature of work', 'pay', 'scope for promotion or advancement' and 'satisfied working hours'.

It can be concluded that husband's occupation of the respondents does not affect the ranking given to job satisfaction except 'nature of work' (C.V 8.804, p value 0.012, p<0.05), 'pay' (C.V 9.913, p value 0.007, p<0.05), 'scope for promotion or advancement' (C.V 11.220, p value 0.004, p<0.05) and 'satisfied working hours' (C.V 13.524, p value 0.001, p<0.05).

It shows that husband's occupation wise there is a significant difference in job satisfaction among women employees in private sector banks such as nature of work, pay, scope for promotion or advancement and satisfied working hours.

6.5.6 Job Satisfaction based on monthly earnings of women employees in Private sector banks

An attempt was made to know the job satisfaction based on monthly earnings of women employees. To test the job satisfaction among different monthly earnings of women employees in private sector banks, the following null hypothesis was proposed.

H₀: There is no significant difference in job satisfaction with different monthly earnings of women employees in private sector banks in Tirunelveli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on monthly earnings of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.17.

Table 6.17

Job Satisfaction among different monthly earnings of women employees in Private sector banks

	N		Earning Rank)	gs	${ m re}~\chi^2$	e
Job Satisfaction	Below Rs.15000	Rs.15000 -20000	Rs.20000 -25000	Above Rs.25000	Chi-Square χ^2	p value
Nature of work	61.33	55.26	54.21	55.76	0.705	0.872
Get immediate feedback for good performance	65.20	65.82	51.56	43.44	12.255	0.007
Relationship with co-workers	42.23	60.45	63.13	51.82	6.315	0.097
Pay	64.63	50.86	54.46	59.27	2.936	0.402
Fringe benefits	64.40	53.12	54.69	56.55	1.588	0.662
Scope for promotion or advancement	59.47	60.13	55.58	49.85	2.305	0.512
Participating in significant decision making	49.13	60.38	47.25	60.30	4.784	0.188
Work load	47.13	58.81	63.65	51.15	3.742	0.291
Job security	67.67	60.81	48.85	50.21	5.897	0.117
Training and development	53.63	64.59	53.63	48.65	5.290	0.152
Satisfied working hours	50.90	58.65	53.13	57.27	0.966	0.809
Satisfied with flexibility of targets	40.47	59.41	56.69	58.53	4.593	0.204

The Table 6.17 lists out the result of the Kruskal-Wallis test for job satisfaction among different monthly earnings of women employees in private sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'get immediate feedback for good performance'.

It can be concluded that monthly earnings of the respondents does not affect the ranking given to job satisfaction except 'get immediate feedback for good performance' (C.V 12.255, p value 0.007, p<0.05).

It shows that monthly earnings wise there is a significant difference in job satisfaction among women employees in private sector banks such as organizational supervisor.

6.5.7 Job Satisfaction among different total family monthly income of women employees in Private sector banks

An attempt was made to know the job satisfaction based on total family monthly income of women employees. To test the job satisfaction based on total family monthly income of women employees, the following null hypothesis was proposed.

H₀: There is no significant difference in job satisfaction with different total family monthly income of women employees in private sector banks in Tirunelyeli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on total family monthly income of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.18.

Table 6.18

Job Satisfaction among different total family monthly income of women employees in Private sector banks

	Tot		ly Month lean Ran		me	Chi- Square χ ²	
Job Satisfaction	Below Rs.20000	Rs.20000- 30000	Rs.30000- 40000	Rs.40000- 50000	Above Rs.50000		p value
Nature of work	59.81	58.11	50.72	54.08	-	1.640	0.650
Get immediate feedback for good performance	57.84	57.75	49.28	58.61	-	1.679	0.642
Relationship with co-workers	55.31	54.83	58.62	56.26	-	0.292	0.962
Pay	72.88	50.01	58.50	54.58	-	7.550	0.056
Fringe benefits	57.34	55.76	62.80	46.55	-	3.192	0.363
Scope for promotion or advancement	52.25	61.27	58.36	41.89	-	6.113	0.106
Participating in significant decision making	53.16	49.98	63.80	64.29	-	5.885	0.117
Work load	68.25	56.95	55.00	44.45	-	5.113	0.164
Job security	56.09	51.61	69.06	50.53	-	6.504	0.090
Training and development	52.41	58.97	66.06	37.82	-	10.267	0.016
Satisfied working hours	66.00	53.12	74.58	30.87	-	23.876	0.000
Satisfied with flexibility of targets	70.56	52.72	60.28	46.92	-	6.381	0.094

The Table 6.18 lists out the result of the Kruskal-Wallis test for job satisfaction among different total family monthly income of women employees in private sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'training and development' and 'satisfied working hours'.

It can be concluded that total family monthly income of the respondents does not affect the ranking given to job satisfaction except 'training and development' (C.V 10.267, p value 0.016, p<0.05) and 'satisfied working hours' (C.V 23.876, p value 0.000, p<0.05).

It shows that total family monthly income wise there is a significant difference in job satisfaction among women employees in private sector banks such as training and development and satisfied working hours.

6.5.8 Job Satisfaction based on Nature of Family of Women Employees of Private sector banks

An attempt was made to know the job satisfaction based on the nature of family such as joint or nuclear family of women employees of private sector banks. To test the job satisfaction based on nature of family, the following null hypothesis was proposed.

 H_0 : There is no significant difference in job satisfaction among different nature of family of women employees in private sector banks in Tirunelveli District.

The non-parametric statistics of Mann-Whitney U test was applied to analyze the job satisfaction based on nature of family of women employees of private sector banks and test the proposed null hypothesis. The details of the result of Mann-Whitney U test is illustrated in Table 6.19.

Table 6.19

Job Satisfaction of Women Employees of Private sector banks with reference to

Nature of Family

Job Satisfaction		of Family n Rank)	<i>U</i> -value	Z- value	<i>p</i> -value	
	Joint	Nuclear		value		
Nature of work	62.10	54.23	922.500	-1.267	0.205	
Get immediate feedback for good performance	61.14	54.51	946.500	-0.988	0.323	
Relationship with co-workers	61.74	54.33	931.500	-1.114	0.265	
Pay	55.70	56.09	1067.500	-0.058	0.954	
Fringe benefits	73.54	50.90	636.500	-3.315	0.001	
Scope for promotion or advancement	66.08	53.07	823.000	-1.898	0.058	
Participating in significant decision making	67.68	52.60	783.000	-2.322	0.020	
Work load	64.80	53.44	855.000	-1.597	0.110	
Job security	74.90	50.51	602.500	-3.590	0.000	
Training and development	76.80	49.95	555.000	-3.891	0.000	
Satisfied working hours	84.78	47.63	355.500	-5.307	0.000	
Satisfied with flexibility of targets	72.46	51.22	663.500	-3.058	0.002	

The Table 6.19 lists out the result of the Mann Whitney U test for job satisfaction among different nature of family of women employees in private sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'fringe benefits', 'participating in significant decision making', 'job security', 'training and development', 'satisfied working hours' and 'satisfied with flexibility of targets'.

It can be concluded that nature of family of the respondents does not affect the ranking given to job security except 'fringe benefits' (C.V -3.315, p value 0.001, p<0.05), 'participating in significant decision making' (C.V -2.322, p value 0.020, p<0.05), 'job security' (C.V -3.590, p value 0.000, p<0.05), 'training and development' (C.V -3.891, p value 0.000, p<0.05), 'satisfied working hours' (C.V -5.307, p value 0.000, p<0.05) and 'satisfied with flexibility of targets' (C.V -3.058, p value 0.002, p<0.05).

It shows that nature of family wise there is a significant difference in job satisfaction among women employees in private sector banks such as fringe benefits, participating in significant decision making, job security, training and development, satisfied working hours and satisfied with flexibility of targets.

6.5.9 Job Satisfaction based on size of the family of women employees in Private sector banks

An attempt was made to know the job satisfaction based on size of the family of women employees. To test the job satisfaction among different size of the family of women employees in private sector banks, the following null hypothesis was proposed.

 H₀: There is no significant difference in job satisfaction with different size of the family of women employees in private sector banks in Tirunelveli District.

The non-parametric statistics of Kruskal-Wallis test was used to analyze the job satisfaction based on size of the family of women employees and test the proposed null hypothesis. The details of the result of Kruskal-Wallis test is illustrated in Table 6.20.

Table 6.20

Job Satisfaction among different size of the family of women employees in Private sector banks

	Si	ize of th (Mean	${ m re}~\chi^2$	e		
Job Satisfaction		3-5 members	5-7 members	Above 7 members	Chi-Square χ^2	p value
Nature of work	35.32	57.19	73.13	55.06	9.601	0.022
Get immediate feedback for good performance	45.91	54.44	77.69	63.44	6.389	0.094
Relationship with co-workers	42.50	56.18	50.88	75.39	6.538	0.088
Pay	68.05	53.45	72.25	50.39	5.201	0.158
Fringe benefits	37.00	57.74	62.50	57.39	5.068	0.167
Scope for promotion or advancement	40.91	58.34	67.38	42.78	6.117	0.106
Participating in significant decision making	51.23	55.39	68.31	56.50	1.833	0.608
Work load	51.86	56.37	66.44	48.33	1.634	0.652
Job security	63.32	53.76	77.44	48.67	5.776	0.123
Training and development	53.73	55.05	69.19	55.83	1.652	0.648
Satisfied working hours	43.23	55.62	74.25	58.89	4.791	0.188
Satisfied with flexibility of targets	45.27	55.57	74.94	56.28	4.439	0.218

The Table 6.20 lists out the result of the Kruskal-Wallis test for job satisfaction among different size of the family of women employees in private sector banks. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to job satisfaction except 'nature of work'. It can be concluded that size of the family of the respondents does not affect the ranking given to job satisfaction except 'nature of work' (C.V 9.601, p value 0.022, p<0.05).

It shows that size of the family wise there is a significant difference in job satisfaction among women employees in private sector banks such as nature of work.

6.6 RELIABILITY TESTING ANALYSIS FOR JOB STRESS IN PUBLIC SECTOR BANKS

In order to test the reliability of the job stress in public sector banks, Cronbach's Alpha Test has been applied and the result has been shown in Table 6.21.

Table 6.21
Reliability Statistics for Job Stress among public sector bank employees

Sl. No.	Job Stress	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
1.	Work load	56.6800	176.977	.275	.928
2.	Complexity of work	57.0000	173.083	.652	.921
3.	Poor leadership	57.2400	158.607	.711	.918
4.	Poor working conditions	57.6400	161.823	.700	.919
5.	Low pay	57.8800	163.610	.641	.920
6.	Monotony of work	57.4800	165.093	.572	.922
7.	Poor career prospects	57.6000	158.667	.821	.915
8.	Work posture	57.0800	166.660	.757	.918
9.	Discrimination	57.5200	162.093	.761	.917
10.	Low social support	57.6000	163.417	.756	.917
11.	Supervisor criticize the work done	58.0400	169.790	.571	.922
12.	Too much responsibility	57.0000	174.833	.380	.926
13.	Low participation in decision making	57.2000	167.583	.592	.921
14.	Less liberties	57.2000	165.750	.746	.918
15.	The work builds up in my absence	57.4000	170.000	.530	.923
16.	Often taking the office work to home	57.5600	166.257	.578	.922
17.	I work more hours each week than I like	57.4000	165.750	.720	.919
18.	Work responsibilities interfere with social life	57.4000	169.917	.406	.927

Source: Primary data

Table 6.21 shows that the calculated value of Cronbach's Alpha score for the job stress in public sector banks is more than 0.07. Hence it is concluded that the job stress in public sector banks could be relied upon.

6.7 JOB STRESS AMONG DIFFERENT PERSONAL PROFILE OF WOMEN EMPLOYEES IN PUBLIC SECTOR BANKS

The job stress in public sector banks among different personal profile of women employees such as age, educational qualification, years of experience, marital status, husband's occupation, monthly earnings, total family monthly income, nature of family and size of the family have been analysed with the help of ANOVA and 't' test. The results are presented below.

6.7.1 Job Stress among different age group of Women employees in Public Sector Banks

Women employees of different age groups have different level of job stress in public sector banks. Eighteen different job stress variables were identified and given in the table. The mean score of different age groups of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different age groups of women employees in public sector banks, ANOVA was attempted with the null hypothesis as, there is no significant difference in job stress among different age groups of women employees in public sector banks in Tirunelveli district. The resulted mean score of the different age groups of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.22.

Table 6.22 $\label{eq:continuous} \mbox{Job Stress among different age groups of Women employees in Public Sector} \\ \mbox{Banks - ANOVA}$

	Age Group (Mean Score)					ics	
Sl. No.	Job Stress	Below 25 years	25-35 years	35-45 years	45-55 years	Above 55 years	F Statistics
1.	Work load	3.3571	3.7071	3.4308	3.8039	4.0000	2.847*
2.	Complexity of work	3.2143	3.5500	3.1385	3.5294	3.7308	2.780*
3.	Poor leadership	3.3929	3.1643	3.2615	3.1569	3.2308	0.430
4.	Poor working conditions	2.8929	3.0500	3.2454	2.9316	3.2287	1.343
5.	Low pay	3.3214	3.0071	3.1538	2.9020	3.1154	0.899
6.	Monotony of work	3.5714	2.9857	3.5077	3.1765	3.1538	4.288*
7.	Poor career prospects	3.2857	2.8214	3.0923	3.1373	3.2345	2.531*
8.	Work posture	2.3929	3.0017	3.1925	3.2157	2.9615	3.772*
9.	Discrimination	2.2500	2.8643	2.7385	3.0980	3.0385	3.470*
10.	Low social support	3.6786	3.0214	3.0154	2.8627	3.1923	3.291*
11.	Supervisor criticize the work done	3.3214	2.8357	3.0462	2.5490	2.7308	3.007*
12.	Too much responsibility	3.5357	3.4857	3.2308	3.5098	3.6154	1.385
13.	Low participation in decision making	3.1786	3.1857	3.0977	3.2353	3.8077	3.128*
14.	Less liberties	3.2500	3.1286	3.0462	3.0784	3.7308	2.426*
15.	The work builds up in my absence	3.7500	3.1357	3.0923	3.2745	3.5385	3.588*
16.	Often taking the office work to home	3.1786	3.2714	3.0154	3.1961	3.7692	2.352
17.	I work more hours each week than I like	3.4643	3.1929	3.0308	3.0392	3.6923	2.814*
18.	Work responsibilities interfere with social life	3.2768	3.1517	2.9692	2.8824	3.4231	1.466

*Significant at 5 per cent level

From the above table, it is understood that in public sector banks, the high job stress among the women employees who are in the age group of below 25 years are the work builds up in my absence and low social support as the mean score is 3.7500 and 3.6786 respectively. The table further clearly shows that the high job stress among the women employees who are in the age group of 25 to 35 years are work load and complexity of work as their mean score is 3.7071 and 3.5500 respectively. The table further reveals that the high job stress among the women employees who are in the age group of 35 to 45 years are monotony of work and work load since the mean score is 3.5077 and 3.4308 respectively. Further it is found that the high job stress among the women employees who are in the age group of 45 to 55 years are wok load and complexity of work as the mean score is 3.8039 and 3.5294 respectively. Table further indicates that the high job stress among the women employees who are in the age group of above 55 years are wok load and low participation in decision making as the mean score is 4.0000 and 3.8077 respectively. A significant difference among the women employees of different age groups were identified regarding the different job stress in public sector banks such as work load, complexity of work, monotony of work, poor career prospects, work posture, discrimination, low social support, supervisor criticise the work done, low participation in decision making, less liberties, the work builds up in my absence and I work more hours each week than I like since the respective "F" statistics were significant at 5 per cent level.

6.7.2 Job Stress among different educational qualification of Women employees in Public Sector Banks

Women employees of different educational qualifications have different level of job stress in public sector banks. The mean score of different educational qualifications of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different educational qualification of women employees in public sector banks, ANOVA was attempted with the null hypothesis as, **there is no significant difference in job stress among different educational qualification of women employees in public sector banks in Tirunelveli district.** The resulted mean score of the different educational qualifications of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.23.

Table 6.23

Job Stress among different educational qualification of Women employees in
Public Sector Banks - ANOVA

		Education (N	ics		
Sl. No.	Joh Stress		Post Graduate	Diploma	F Statistics
1.	Work load	3.7381	3.5714	3.5000	1.303
2.	Complexity of work	3.4643	3.4365	3.3125	0.164
3.	Poor leadership	3.3393	3.0635	3.0000	3.520*
4.	Poor working conditions	3.2738	2.8492	2.7500	8.073*
5.	Low pay	3.2619	2.8333	2.6875	6.867*
6.	Monotony of work	3.2143	3.1746	3.1250	0.094
7.	Poor career prospects	3.0714	2.9683	2.6250	1.666
8.	Work posture	2.8750	3.1587	3.0625	3.259*
9.	Discrimination	2.7500	2.9688	2.6885	1.721
10.	Low social support	2.9643	3.2302	2.8750	2.743*
11.	Supervisor criticize the work done	2.8095	2.9444	2.8057	0.562
12.	Too much responsibility	3.5357	3.3571	3.3857	1.649
13.	Low participation in decision making	3.3095	3.1667	2.8215	2.611*
14.	Less liberties	3.2976	3.0159	2.9375	3.178*
15.	The work builds up in my absence	3.4524	3.0079	2.8125	10.088*
16.	Often taking the office work to home	3.2857	3.2063	3.0145	0.598
17.	I work more hours each week than I like	3.2738	3.1270	3.0000	1.070
18.	Work responsibilities interfere with social life	3.0893	3.0238	2.8750	0.408

*Significant at 5 per cent level

From the above table, it is understood that in public sector banks, work load and too much responsibility are the high job stress among the women employees who are under graduates as the mean score is 3.7381 and 3.5357 respectively. The table further clearly shows that work load and complexity of work are the high job stress among the

women employees who are post graduates as their mean score is 3.5714 and 3.4365 respectively. The table further reveals that work load and too much responsibility are the high job stress among the women employees who are diploma since the mean score is 3.5000 and 3.3857 respectively. A significant difference among the women employees of different educational qualifications were identified regarding the different job stress in public sector banks such as poor leadership, poor working conditions, low pay, work posture, low social support, low participation in decision making, less liberties and the work builds up in my absence since the respective "F" statistics were significant at 5 per cent level.

6.7.3 Job Stress among different years of experience of Women employees in Public Sector Banks

Women employees of different years of experience have different level of job stress in public sector banks. The mean score of different years of experience of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different years of experience of women employees in public sector banks, ANOVA was attempted with the null hypothesis as, there is no significant difference in job stress among different years of experience of women employees in public sector banks in Tirunelveli district. The resulted mean score of the different years of experience of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.24.

Table 6.24

Job Stress among different years of experience of Women employees in Public Sector Banks - ANOVA

		Years of Experience (Mean Score)					SS
Sl. No.	Job Stress	Below 5 years	5-10 years	10-15 years	15-20 years	Above 20 years	F Statistics
1.	Work load	3.8043	3.6809	2.9500	3.9000	3.6765	7.258*
2.	Complexity of work	3.5217	3.5000	2.8500	3.6800	3.4412	4.326*
3.	Poor leadership	3.5543	2.9043	3.0000	3.4800	2.9706	8.241*
4.	Poor working conditions	3.0761	3.0106	3.1750	3.1800	2.9878	0.444
5.	Low pay	3.3370	2.7553	3.0000	3.4200	2.6765	6.228*
6.	Monotony of work	3.3875	2.9894	3.3750	3.3600	2.9118	2.820*
7.	Poor career prospects	3.2065	2.6809	3.0500	3.0200	3.2941	4.451*
8.	Work posture	2.9348	3.1170	2.7250	3.0154	3.1471	1.505
9.	Discrimination	2.8370	2.8404	2.7750	2.5600	3.2948	2.552*
10.	Low social support	3.3478	2.9894	2.6250	3.3000	2.7059	5.738*
11.	Supervisor criticize the work done	3.1630	2.6596	2.9250	3.0400	2.3235	5.400*
12.	Too much responsibility	3.4783	3.4574	3.2250	3.4000	3.7057	1.402
13.	Low participation in decision making	3.2500	3.1489	2.8250	3.4800	3.4706	3.784*
14.	Less liberties	3.3913	3.0532	2.7500	3.3400	3.0882	3.567*
15.	The work builds up in my absence	3.6630	2.9787	2.5750	3.4400	3.2948	13.690*
16.	Often taking the office work to home	3.4891	3.2872	2.6750	3.2000	3.1471	4.210*
17.	I work more hours each week than I like	3.4457	3.2553	2.3500	3.2600	3.2945	9.378*
18.	Work responsibilities interfere with social life	3.1413	3.1596	2.5750	3.0400	3.0882	2.751*

*Significant at 5 per cent level

From the above table, it is understood that in public sector banks, the high job stress among the women employees who are having experience of below 5 years are work load and the work builds up in my absence as the mean score is 3.8043 and 3.6630 respectively. The table further clearly shows that the high job stress among the women employees who are having experience between 5 to 10 years are work load and complexity of work as their mean score is 3.6809 and 3.5000 respectively. The table further reveals that the high job stress among the women employees who are having experience between 10 to 15 years are monotony of work and too much responsibility since the mean score is 3.3750 and 3.2250 respectively. Further it is found that the high job stress among the women employees who are having experience between 15 to 20 years are work load and complexity of work as the mean score is 3,9000 and 3,6800 respectively. Table further indicates that the high job stress among the women employees who are having experience of above 20 years are too much responsibility and work load as the mean score is 3.7059 and 3.6765 respectively. A significant difference among the women employees of different years of experience were identified regarding the different job stress in public sector banks such as work load, complexity of work, poor leadership, low pay, monotony of work, poor career prospects, discrimination, low social support, supervisor criticise the work done, low participation in decision making, less liberties, the work builds up in my absence, often taking the office work to home, I work more hours each week than I like and work responsibilities interfere with social life since the respective "F" statistics were significant at 5 per cent level.

6.7.4 Job Stress among different marital status of Women employees in Public Sector Banks

Women employees of different marital status have different level of job stress in public sector banks. The mean score of different marital status of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different marital status of women employees in public sector banks, ANOVA was attempted with the null hypothesis as, **there is no significant difference in job stress among different marital status of women employees in public sector banks in Tirunelveli district.** The resulted mean score of the different marital status of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.25.

Table 6.25 $\label{eq:sector} \mbox{Job Stress among different marital status of Women employees in Public Sector } \mbox{Banks - ANOVA}$

		Ma (N	SS			
SI. No.	Job Stress	Unmarried	Married	Others	F Statistics	
1.	Work load	3.6386	3.6476	3.8824	0.487	
2.	Complexity of work	3.2048	3.5143	3.7647	3.580*	
3.	Poor leadership	3.3253	3.1333	3.5882	2.686*	
4.	Poor working conditions	3.0964	3.0905	2.7647	0.902	
5.	Low pay	3.1205	3.0429	2.9412	0.256	
6.	Monotony of work	3.3735	3.1286	3.1176	1.814	
7.	Poor career prospects	3.2169	2.9524	2.6471	3.391*	
8.	Work posture	2.7108	3.1095	3.0588	5.362*	
9.	Discrimination	2.2892	3.0619	2.7059	17.925*	
10.	Low social support	3.3012	2.9333	3.5882	6.345*	
11.	Supervisor criticize the work done	3.1928	2.6857	3.5294	10.572*	
12.	Too much responsibility	3.1566	3.5238	4.0000	8.834*	
13.	Low participation in decision making	3.0482	3.2762	3.4706	2.500	
14.	Less liberties	3.4819	3.0286	3.2941	6.162*	
15.	The work builds up in my absence	3.6145	3.1143	2.9412	9.584*	
16.	Often taking the office work to home	3.1325	3.3143	2.8235	2.164	
17.	I work more hours each week than I like	3.3855	3.1524	2.8824	2.448	
18.	Work responsibilities interfere with social life	2.9036	3.1238	2.8728	1.674	

*Significant at 5 per cent level

From the above table, it is understood that in public sector banks, work load and the work builds up in my absence are the high job stress among the women employees who are unmarried as the mean score is 3.6386 and 3.6145 respectively. The table further clearly shows that work load and too much responsibility are the high job stress

among the women employees who are married as their mean score is 3.6476 and 3.5238 respectively. The table further reveals that too much responsibility and work load are the high job stress among the women employees who are others since the mean score is 4.0000 and 3.8824 respectively. A significant difference among the women employees of different marital status were identified regarding the different job stress in public sector banks such as complexity of work, poor leadership, poor career prospects, work posture, discrimination, low social support, supervisor criticise the work done, too much responsibility, less liberties and the work builds up in my absence since the respective "F" statistics were significant at 5 per cent level.

6.7.5 Job Stress among different monthly earnings of Women employees in Public Sector Banks

Women employees of different monthly earnings have different level of job stress in public sector banks. The mean score of different monthly earnings of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different monthly earnings of women employees in public sector banks, ANOVA was attempted with the null hypothesis as, there is no significant difference in job stress among different monthly earnings of women employees in public sector banks in Tirunelveli district. The resulted mean score of the different monthly earnings of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.26.

Table 6.26

Job Stress among different monthly earnings of Women employees in Public Sector Banks - ANOVA

		Monthl	y Earnin	gs (Mear	Score)	s) s
Sl. No.	Job Stress	Below Rs.15000	Rs.15000 -20000	Rs.20000 -25000	Above Rs.25000	F Statistics
1.	Work load	4.0000	3.5250	2.9394	3.9045	20.752*
2.	Complexity of work	3.7308	3.1500	2.7727	3.7191	17.668*
3.	Poor leadership	3.7728	3.1000	2.9848	3.2360	4.645*
4.	Poor working conditions	3.4231	3.0000	2.6970	3.1798	5.367*
5.	Low pay	3.6538	2.7500	2.8636	3.1124	4.718*
6.	Monotony of work	2.8077	2.9750	3.1667	3.3090	2.732*
7.	Poor career prospects	3.6154	3.0500	2.6818	3.0281	6.034*
8.	Work posture	2.5769	2.6500	2.9242	3.1685	5.726*
9.	Discrimination	2.8077	2.5750	2.7576	2.9270	1.396
10.	Low social support	2.7692	2.6500	2.8939	3.2697	6.162*
11.	Supervisor criticize the work done	3.5769	2.7250	3.0455	2.7303	5.797*
12.	Too much responsibility	3.6923	3.3000	3.1818	3.5506	3.849*
13.	Low participation in decision making	3.0000	3.0000	3.2121	3.3146	1.909
14.	Less liberties	3.4615	2.8750	2.7879	3.3371	7.371*
15.	The work builds up in my absence	3.7692	3.0000	2.8636	3.3539	8.364*
16.	Often taking the office work to home	3.5385	2.9500	2.8182	3.4157	6.847*
17.	I work more hours each week than I like	3.5246	3.0500	2.8030	3.3358	5.818*
18.	Work responsibilities interfere with social life	3.1923	3.1250	2.8485	3.0899	1.216

*Significant at 5 per cent level

From the above table, it is understood that in public sector banks, work load and poor leadership are the high job stress among the women employees who are earning monthly income of below Rs.15,000 as the mean score is 4.0000 and 3.7728

respectively. The table further clearly shows that work load and too much responsibility are the high job stress among the women employees who are earning monthly income between Rs.15,000-20,000 as their mean score is 3.5250 and 3.3000 respectively. The table further reveals that the high job stress among the women employees who are earning monthly income between Rs.20,000-25,000 are low participation in decision making and too much responsibility since the mean score is 3.2121 and 3.1818 respectively. Further it is found that work load and complexity of work are the high job stress among the women employees who are earning monthly income of above Rs.25,000 as the mean score is 3.9045 and 3.7191 respectively. A significant difference among the women employees of different monthly earnings were identified regarding the different job stress in public sector banks such as work load, complexity of work, poor leadership, low pay, monotony of work, poor career prospects, work posture, low social support, supervisor criticise the work done, too much responsibility, low participation in decision making, less liberties, the work builds up in my absence, often taking the office work to home and I work more hours each week than I like since the respective "F" statistics were significant at 5 per cent level.

6.7.6 Job Stress among different total family monthly income of Women employees in Public Sector Banks

Women employees of different total family monthly income have different level of job stress in public sector banks. The mean score of different total family monthly income of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different total family monthly income of women employees in public sector banks, ANOVA was attempted with the null hypothesis as, there is no significant difference in job stress among different total family monthly income of women employees in public sector banks

in Tirunelveli district. The resulted mean score of the different total family monthly income of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.27.

Table 6.27
Job Stress among different total family monthly income of Women employees in Public Sector Banks - ANOVA

		Т		ily montl Iean Sco		ne	tics
Sl. No.	Job Stress	Below Rs.20000	Rs.20000 -30000	Rs.30000 -40000	Rs.40000 -50000	Above Rs.50000	F Statistics
1.	Work load	3.6042	3.4804	3.8989	3.6250	3.6667	2.337
2.	Complexity of work	3.2917	3.3235	3.7978	3.2188	3.3333	3.836*
3.	Poor leadership	3.4792	3.1275	3.2022	2.9375	3.3087	2.017
4.	Poor working conditions	3.1875	3.1357	3.1236	2.9688	2.7692	1.342
5.	Low pay	3.0000	3.0392	3.0674	3.1875	3.0513	0.157
6.	Monotony of work	2.8750	3.2941	3.3146	2.9063	3.2821	2.545*
7.	Poor career prospects	3.1667	3.0098	3.1461	2.5938	2.8205	2.566*
8.	Work posture	2.3750	3.6980	3.2921	2.7500	3.0513	8.884*
9.	Discrimination	2.3333	2.8333	3.2247	2.4063	2.9231	7.797*
10.	Low social support	3.1667	2.9412	3.1798	3.2500	2.8718	1.378
11.	Supervisor criticize the work done	3.2917	2.6275	2.8090	3.1250	2.8974	3.778*
12.	Too much responsibility	3.3958	3.3333	3.7303	3.3500	3.3590	3.263*
13.	Low participation in decision making	3.0625	3.0196	3.4831	3.0625	3.5128	4.856*
14.	Less liberties	3.1458	3.0490	3.4245	2.9375	2.9487	3.406*
15.	The work builds up in my absence	3.2647	3.1667	3.2927	3.0313	3.4615	1.133
16.	Often taking the office work to home	3.1585	3.1373	3.5955	2.7813	3.1795	4.342*
17.	I work more hours each week than I like	3.4375	3.1277	3.3146	2.8750	3.1026	1.986
18.	Work responsibilities interfere with social life	3.2500	2.9421	3.2584	2.7813	2.8462	2.738*

Source: Computed Data

*Significant at 5 per cent level

From the above table, it is understood that in public sector banks, the high job stress among the women employees who belong to the total family monthly income of below Rs.20,000 are work load and poor leadership as the mean score is 3.6042 and 3.4792 respectively. The table further clearly shows that the high job stress among the women employees who belong to the total family monthly income between Rs.20,000-30,000 are work posture and work load as their mean score is 3.6980 and 3.4804 respectively. The table further reveals that the high job stress among the women employees who belong to the total family monthly income between Rs.30,000-40,000 are work load and complexity of work since the mean score is 3.8989 and 3.7978 respectively. Further it is found that the high job stress among the women employees who belong to the total family monthly income between Rs.40,000-50,000 are wok load and too much responsibility as the mean score is 3.6250 and 3.3500 respectively. Table further indicates that the high job stress among the women employees who belong to the total family monthly income of above Rs.50,000 are work load and low participation in decision making as the mean score is 3.6667 and 3.5128 respectively. A significant difference among the women employees of different total family monthly income were identified regarding the different job stress in public sector banks such as complexity of work, monotony of work, poor career prospects, work posture, discrimination, supervisor criticise the work done, too much responsibility, low participation in decision making, less liberties, often taking the office work to home and work responsibilities interfere with social life since the respective "F" statistics were significant at 5 per cent level.

6.7.7 Job Stress among different nature of family of Women employees in Public Sector Banks

Women employees belong to different nature of family have different level of job stress in public sector banks. The mean score of different nature of family of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different nature of family of women employees in public sector banks, 't' test was attempted with the null hypothesis as, there is no significant difference in job stress among different nature of family of women employees in public sector banks in Tirunelveli district. The resulted mean score of the different nature of family of women employees on the job stress variables and the respective 'T' statistics are presented in Table 6.28.

Table 6.28

Job Stress among different nature of family of Women employees in Public Sector Banks - 't' test

Sl.	Job Stress		of Family Score)	Т	
No.	Job Stress	Joint family	Nuclear family	Statistics	
1.	Work load	3.6491	3.6633	0.124	
2.	Complexity of work	3.3596	3.4949	1.111	
3.	Poor leadership	3.0965	3.2755	1.608	
4.	Poor working conditions	3.0175	3.1071	0.778	
5.	Low pay	3.1140	3.0255	0.693	
6.	Monotony of work	3.1053	3.2449	1.176	
7.	Poor career prospects	2.9298	3.0510	1.044	
8.	Work posture	3.2632	2.8469	3.778*	
9.	Discrimination	3.0963	2.6837	3.384*	
10.	Low social support	2.9561	3.1327	1.463	
11.	Supervisor criticize the work done	2.7105	2.9592	1.966	
12.	Too much responsibility	3.5357	3.4031	1.257	
13.	Low participation in decision making	3.1667	3.2602	0.865	
14.	Less liberties	2.8947	3.3214	3.602*	
15.	The work builds up in my absence	3.1316	3.3010	1.513	
16.	Often taking the office work to home	3.1053	3.3163	1.655	
17.	I work more hours each week than I like	3.0789	3.2704	1.597	
18.	Work responsibilities interfere with social life	3.0351	3.0612	0.219	

*Significant at 5 per cent level

From the above table, it is understood that in public sector banks, work load and too much responsibility are the high job stress among the women employees who belong to joint family as the mean score is 3.6491 and 3.5357 respectively. The table further clearly shows that work load and complexity of work are the high job stress among the women employees who belong to nuclear family as their mean score is 3.6633 and 3.4949 respectively. A significant difference among the women employees

of different nature of family were identified regarding the different job stress in public sector banks such as work posture, discrimination and less liberties since the respective "T" statistics were significant at 5 per cent level.

6.7.8 Job Stress among different size of the family of Women employees in Public Sector Banks

Women employees belong to different size of the family have different level of job stress in public sector banks. The mean score of different size of the family of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different size of the family of women employees in public sector banks, ANOVA was attempted with the null hypothesis as, there is no significant difference in job stress among different size of the family of women employees in public sector banks in Tirunelveli district. The resulted mean score of the different size of the family of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.29.

Table 6.29

Job Stress among different size of the family of Women employees in Public Sector Banks - ANOVA

		Size of	the Fami	ly (Mean	Score)	S
Sl. No.	Job Stress	Below 3 members	3-5 members	5-7 members	Above 7 members	F Statistics
1.	Work load	3.8947	3.5939	3.7000	3.5926	1.098
2.	Complexity of work	3.6579	3.4121	3.3750	3.5556	0.816
3.	Poor leadership	3.2368	3.1939	3.2500	3.1481	0.111
4.	Poor working conditions	2.9211	3.1394	3.0250	3.0370	0.634
5.	Low pay	3.0424	3.1250	3.1481	3.0581	0.375
6.	Monotony of work	2.9474	3.2485	3.2375	3.0741	1.096
7.	Poor career prospects	2.7895	3.0242	3.0875	2.9630	0.829
8.	Work posture	2.9127	2.9152	3.3000	2.7407	3.921*
9.	Discrimination	2.8421	2.7273	3.1125	2.6667	2.702*
10.	Low social support	3.1579	3.1939	2.7875	3.0000	3.014*
11.	Supervisor criticize the work done	2.6842	2.9030	2.8625	2.9259	0.450
12.	Too much responsibility	3.7632	3.3636	3.5625	3.2222	3.140*
13.	Low participation in decision making	3.0526	3.2545	3.3250	3.0000	1.366
14.	Less liberties	3.2632	3.2000	3.1375	2.8889	0.851
15.	The work builds up in my absence	3.2105	3.2242	3.3500	3.0370	0.790
16.	Often taking the office work to home	2.9211	3.3697	3.2375	2.8889	2.870*
17.	I work more hours each week than I like	3.1842	3.3394	3.0375	2.8519	2.803*
18.	Work responsibilities interfere with social life	2.8124	3.0303	3.2250	2.9630	1.431

*Significant at 5 per cent level

From the above table, it is understood that in public sector banks, work load and too much responsibility are the high job stress among the women employees who belong to the family size of below 3 members as the mean score is 3.8947 and 3.7632 respectively. The table further clearly shows that work load and often taking the office

work to home are the high job stress among the women employees who belong to the family size of 3-5 members as their mean score is 3.5939 and 3.3697 respectively. The table further reveals that the work load and too much responsibility are the high job stress among the women employees who belong to the family size of 5-7 members since the mean score is 3.7000 and 3.5625 respectively. Further it is found that work load and complexity of work are the high job stress among the women employees who belong to the family size of above 7 members as the mean score is 3.5926 and 3.5556 respectively. A significant difference among the women employees of different size of the family were identified regarding the different job stress in public sector banks such as work posture, discrimination, low social support, too much responsibility, often taking the office work to home and I work more hours each week than I like since the respective "F" statistics were significant at 5 per cent level.

6.8 RELIABILITY TESTING ANALYSIS FOR JOB STRESS IN PRIVATE SECTOR BANKS

In order to test the reliability of the job stress in private sector banks, Cronbach's Alpha Test has been applied and the result has been shown in Table 6.30.

Table 6.30

Reliability Statistics for Job Stress among private sector bank employees

Sl. No.	Job Stress	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
1.	Work load	58.1600	138.640	.438	.901
2.	Complexity of work	58.4800	138.010	.430	.901
3.	Poor leadership	59.0000	131.833	.583	.897
4.	Poor working conditions	59.0400	126.457	.710	.892
5.	Low pay	59.0400	128.957	.555	.898
6.	Monotony of work	59.0800	133.910	.455	.901
7.	Poor career prospects	59.1200	131.777	.652	.895
8.	Work posture	59.2400	135.190	.435	.901
9.	Discrimination	59.2000	133.500	.525	.898
10.	Low social support	59.1200	130.193	.547	.898
11.	Supervisor criticize the work done	59.2800	127.127	.531	.900
12.	Too much responsibility	58.3600	132.240	.648	.895
13.	Low participation in decision making	58.8400	138.890	.457	.901
14.	Less liberties	59.4800	132.177	.628	.896
15.	The work builds up in my absence	59.2800	130.710	.564	.897
16.	Often taking the office work to home	59.3600	125.240	.650	.895
17.	I work more hours each week than I like	59.1600	129.223	.681	.894
18.	Work responsibilities interfere with social life	58.9200	128.410	.575	.897

Source: Primary data

Table 6.30 shows that the calculated value of Cronbach's Alpha score for the job stress in private sector banks is more than 0.07. Hence it is concluded that the job stress in private sector banks could be relied upon.

6.9 JOB STRESS AMONG DIFFERENT PERSONAL PROFILE OF WOMEN EMPLOYEES IN PRIVATE SECTOR BANKS

The job stress in private sector banks among different personal profile of women employees such as age, educational qualification, years of experience, marital status, husband's occupation, monthly earnings, total family monthly income, nature of family and size of the family have been analysed with the help of ANOVA and 't' test. The results are presented below.

6.9.1 Job Stress among different age group of Women employees in Private sector banks

Women employees of different age groups have different level of job stress in private sector banks. Eighteen different job stress variables were identified and given in the table. The mean score of different age groups of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different age groups of women employees in private sector banks, ANOVA was attempted with the null hypothesis as, there is no significant difference in job stress among different age groups of women employees in private sector banks in Tirunelveli district. The resulted mean score of the different age groups of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.31.

 $\label{eq:table 6.31} \mbox{ Job Stress among different age groups of Women employees in Private sector } \mbox{ banks - ANOVA}$

			Age Gro	oup (Mea	n Score)		cs
Sl. No.	Job Stress	Below 25 years	25-35 years	35-45 years	45-55 years	Above 55 years	F Statistics
1.	Work load	3.8846	3.6719	3.2609	3.3333	4.0000	2.784*
2.	Complexity of work	4.3462	3.6136	3.3913	3.4667	4.0000	4.159*
3.	Poor leadership	4.0000	3.3409	3.8261	3.5333	4.2500	2.621*
4.	Poor working conditions	3.5000	3.4773	3.6957	3.5300	4.1000	0.319
5.	Low pay	3.5385	3.4091	3.1304	3.0000	4.0000	2.272
6.	Monotony of work	3.3846	3.3182	3.5217	3.5333	4.0000	0.515
7.	Poor career prospects	3.5769	3.4773	3.0870	2.8000	2.0000	2.624*
8.	Work posture	4.0769	3.5682	3.8696	3.6000	4.5000	2.418
9.	Discrimination	3.3846	3.2955	3.3913	3.0667	4.0000	0.508
10.	Low social support	3.1538	3.3182	3.1304	2.8000	4.5000	2.403
11.	Supervisor criticize the work done	3.1923	3.0000	3.1739	2.8000	4.0000	0.859
12.	Too much responsibility	4.0385	3.6591	3.4348	3.2667	4.2500	3.149*
13.	Low participation in decision making	4.1154	3.5682	3.3913	3.6667	4.0000	2.482*
14.	Less liberties	3.7308	3.2500	3.3043	3.2000	4.5000	3.305*
15.	The work builds up in my absence	3.6154	3.2955	3.0870	3.0000	4.0000	1.723
16.	Often taking the office work to home	3.1154	3.1364	2.7391	2.6000	3.0000	1.558
17.	I work more hours each week than I like	3.5385	3.1591	3.1739	3.0667	4.0000	1.447
18.	Work responsibilities interfere with social life	3.1923	3.7500	3.0870	2.8667	4.0000	5.609*

*Significant at 5 per cent level

From the above table, it is understood that in private sector banks, low participation in decision making and work posture are the high job stress among the women employees who are in the age group of below 25 years as the mean score is 4.1154 and 4.0769 respectively. The table further clearly shows that work responsibilities interfere with social life and work load are the high job stress among the women employees who are in the age group of 25 to 35 years as their mean score is 3.7500 and 3.6719 respectively. The table further reveals that work posture and poor leadership are the high job stress among the women employees who are in the age group of 35 to 45 years since the mean score is 3.8696 and 3.8261 respectively. Further it is found that low participation in decision making and work posture are the high job stress among the women employees who are in the age group of 45 to 55 years as the mean score is 3.6667 and 3.6000 respectively. Table further indicates that less liberties and work posture are the high job stress among the women employees who are in the age group of above 55 years as the mean score is 4.5000 and 4.5000 respectively. A significant difference among the women employees of different age groups were identified regarding the different job stress in private sector banks such as work load, complexity of work, poor leadership, poor career prospects, too much responsibility, low participation in decision making, less liberties and work responsibilities interfere with social life since the respective "F" statistics were significant at 5 per cent level.

6.9.2 Job Stress among different educational qualification of Women employees in Private sector banks

Women employees of different educational qualifications have different level of job stress in private sector banks. The mean score of different educational qualifications of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different educational

qualification of women employees in private sector banks, ANOVA was attempted with the null hypothesis as, there is no significant difference in job stress among different educational qualification of women employees in private sector banks in Tirunelveli district. The resulted mean score of the different educational qualifications of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.32.

Table 6.32

Job Stress among different educational qualification of Women employees in
Private sector banks - ANOVA

Sl.	Job Stress		ional Qualifi Mean Score)		F
No.	Job Stress	Under Graduate	Post Graduate	Diploma	Statistics
1.	Work load	3.9074	3.4857	3.0000	2.282
2.	Complexity of work	4.0256	3.5857	3.0000	3.204*
3.	Poor leadership	3.7179	3.6429	3.7500	0.070
4.	Poor working conditions	3.8205	3.4000	3.7000	2.118
5.	Low pay	3.1795	3.4857	3.0000	0.938
6.	Monotony of work	3.4872	3.3857	3.5000	0.144
7.	Poor career prospects	3.4359	3.2143	3.0000	0.520
8.	Work posture	3.8974	3.7714	2.5000	1.893
9.	Discrimination	3.5385	3.2143	3.0000	1.135
10.	Low social support	3.5128	3.0714	2.5000	2.149
11.	Supervisor criticize the work done	3.2051	3.0286	2.5000	0.555
12.	Too much responsibility	3.6667	3.7143	3.0000	0.467
13.	Low participation in decision making	3.7949	3.6592	3.0000	0.936
14.	Less liberties	3.6410	3.3286	2.0000	3.372*
15.	The work builds up in my absence	3.3333	3.3143	2.5000	0.691
16.	Often taking the office work to home	3.2308	2.8571	2.0000	3.426*
17.	I work more hours each week than I like	3.5385	3.1429	2.0000	4.482*
18.	Work responsibilities interfere with social life	3.3964	3.3286	3.0000	0.656

Source: Computed Data

*Significant at 5 per cent level

From the above table, it is understood that in private sector banks, complexity of work and work load are the high job stress among the women employees who are under graduates as the mean score is 4.0256 and 3.9074 respectively. The table further clearly shows that work posture and too much responsibility are the high job stress among the women employees who are post graduates as their mean score is 3.7714 and 3.7143 respectively. The table further reveals that poor leadership and poor working conditions are the high job stress among the women employees who are diploma since the mean score is 3.7500 and 3.7000 respectively. A significant difference among the women employees of different educational qualifications were identified regarding the different job stress in private sector banks such as complexity of work, less liberties, unstandarised pay structure and I work more hours each week than I like since the respective "F" statistics were significant at 5 per cent level.

6.9.3 Job Stress among different years of experience of Women employees in Private sector banks

Women employees of different years of experience have different level of job stress in private sector banks. The mean score of different years of experience of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different years of experience of women employees in private sector banks, ANOVA was attempted with the null hypothesis as, there is no significant difference in job stress among different years of experience of women employees in private sector banks in Tirunelveli district. The resulted mean score of the different years of experience of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.33.

 $\label{eq:continuous} Table~6.33$ $\label{eq:continuous} \mbox{Job Stress among different years of experience of Women employees in Private sector banks~-ANOVA$

		Years of	f Experie	nce (Mea	n Score)	ics
Sl. No.	Job Stress	Below 5 years	5-10 years	10-15 years	15-20 years	F Statistics
1.	Work load	3.7115	3.7500	3.4167	4.0000	2.015
2.	Complexity of work	3.9788	3.5000	4.0833	4.0000	2.847*
3.	Poor leadership	3.7308	2.7500	3.8333	4.2500	3.113*
4.	Poor working conditions	3.5962	3.0000	3.5833	4.0000	1.066
5.	Low pay	3.5769	3.5000	2.8333	4.0000	3.407*
6.	Monotony of work	3.4038	3.2500	3.4167	4.0000	0.384
7.	Poor career prospects	3.6731	2.5000	3.9167	2.0000	7.153*
8.	Work posture	3.9423	3.2500	3.6667	4.0000	2.483*
9.	Discrimination	3.4615	2.5000	3.9167	4.0000	3.462*
10.	Low social support	3.5577	2.2500	3.3333	4.0000	6.957*
11.	Supervisor criticize the work done	3.3462	1.7500	3.4167	4.0000	6.800*
12.	Too much responsibility	3.8462	3.7500	3.2500	4.0000	2.676*
13.	Low participation in decision making	3.9423	3.0000	3.4167	4.0000	3.502*
14.	Less liberties	3.4808	3.0000	3.9167	4.5000	4.317*
15.	The work builds up in my absence	3.4615	2.7500	3.8333	4.0000	3.638*
16.	Often taking the office work to home	3.1346	3.0000	3.1667	3.0000	1.771
17.	I work more hours each week than I like	3.3077	2.7500	4.0000	4.0000	4.333*
18.	Work responsibilities interfere with social life	3.5000	3.5000	3.3333	4.0000	2.989*

*Significant at 5 per cent level

From the above table, it is understood that in private sector banks, the high job stress among the women employees who are having experience of below 5 years are complexity of work and work posture as the mean score is 3.9788 and 3.9423 respectively. The table further clearly shows that the high job stress among the women

employees who are having experience between 5 to 10 years are work load and too much responsibility as their mean score is 3.7500 and 3.7500 respectively. The table further reveals that the high job stress among the women employees who are having experience between 10 to 15 years are complexity of work and I work more hours each week than I like since the mean score is 4.0833 and 4.0000 respectively. Further it is found that the high job stress among the women employees who are having experience between 15 to 20 years are less liberties and poor leadership as the mean score is 4.5000 and 4.2500 respectively. A significant difference among the women employees of different years of experience were identified regarding the different job stress in private sector banks such as complexity of work, poor leadership, low pay, poor career prospects, work posture, discrimination, low social support, supervisor criticise the work done, too much responsibility, low participation in decision making, less liberties, the work builds up in my absence, I work more hours each week than I like and work responsibilities interfere with social life since the respective "F" statistics were significant at 5 per cent level.

6.9.4 Job Stress among different marital status of Women employees in Private sector banks

Women employees of different marital status have different level of job stress in private sector banks. The mean score of different marital status of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different marital status of women employees in private sector banks, ANOVA was attempted with the null hypothesis as, **there is no significant difference in job stress among different marital status of women employees in private sector banks in Tirunelveli district.** The resulted mean score of

the different marital status of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.34.

 $\label{eq:continuous} Table~6.34$ $\label{eq:continuous} Job~Stress~among~different~marital~status~of~Women~employees~in~Private~sector~banks~-~ANOVA$

Sl.	L.L. Characa	Marital Sta	atus (Mean	Score)	F
No.	Job Stress	Unmarried	Married	Others	Statistics
1.	Work load	3.8250	3.5000	3.5333	1.155
2.	Complexity of work	4.1250	3.4464	3.7333	6.098*
3.	Poor leadership	3.6750	3.6071	3.8667	0.285
4.	Poor working conditions	3.5750	3.3393	4.2667	5.143*
5.	Low pay	3.5250	3.4107	2.8000	2.164
6.	Monotony of work	3.4250	3.3929	3.5333	0.125
7.	Poor career prospects	3.4750	3.2500	2.9333	1.268
8.	Work posture	4.0250	3.6250	3.8000	1.859
9.	Discrimination	3.3500	3.3571	3.1333	0.249
10.	Low social support	3.3500	3.2321	2.8000	1.187
11.	Supervisor criticize the work done	3.1500	3.1607	2.6000	1.546
12.	Too much responsibility	3.8500	3.6964	3.2000	2.203
13.	Low participation in decision making	3.8750	3.5714	3.6000	1.401
14.	Less liberties	3.5500	3.2679	3.6000	1.222
15.	The work builds up in my absence	3.3250	3.4107	2.8667	1.864
16.	Often taking the office work to home	3.1500	2.8571	2.9333	1.232
17.	I work more hours each week than I like	3.3500	3.0893	3.6667	2.692*
18.	Work responsibilities interfere with social life	3.2750	3.6250	2.8667	3.764*

Source: Computed Data

*Significant at 5 per cent level

From the above table, it is understood that in private sector banks, complexity of work and work posture are the high job stress among the women employees who are unmarried as the mean score is 4.1250 and 4.0250 respectively. The table further clearly shows that too much responsibility and work posture are the high job stress among the women employees who are married as their mean score is 3.6964 and 3.6250 respectively. The table further reveals that poor working conditions and poor leadership are the high job stress among the women employees who are others since the mean score is 4.2667 and 3.8667 respectively. A significant difference among the women employees of different marital status were identified regarding the different job stress in private sector banks such as complexity of work, poor working conditions, I work more hours each week than I like and work responsibilities interfere with social life since the respective "F" statistics were significant at 5 per cent level.

6.9.5 Job Stress among different monthly earnings of Women employees in Private sector banks

Women employees of different monthly earnings have different level of job stress in private sector banks. The mean score of different monthly earnings of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different monthly earnings of women employees in private sector banks, ANOVA was attempted with the null hypothesis as, there is no significant difference in job stress among different monthly earnings of women employees in private sector banks in Tirunelveli district. The resulted mean score of the different monthly earnings of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.35.

Table 6.35 $\label{eq:continuous} \mbox{Job Stress among different monthly earnings of Women employees in Private } \\ \mbox{sector banks - ANOVA}$

		Monthl	y Earnin	gs (Mear	Score)	S
Sl. No.	Job Stress	Below Rs.15000	Rs.15000 -20000	Rs.20000 -25000	Above Rs.25000	F Statistics
1.	Work load	3.8667	3.4615	3.5417	3.7576	0.782
2.	Complexity of work	3.4667	3.9205	3.9167	3.6061	0.934
3.	Poor leadership	3.3333	3.6410	3.6250	3.8788	0.768
4.	Poor working conditions	3.3333	3.7179	3.6250	3.3939	0.853
5.	Low pay	3.6000	2.7949	4.0000	3.4848	6.480*
6.	Monotony of work	3.2667	3.3333	3.6667	3.4242	0.758
7.	Poor career prospects	3.6667	3.4103	3.6067	2.6970	4.892*
8.	Work posture	3.9333	3.8405	3.2917	4.0606	3.005*
9.	Discrimination	3.8667	3.5385	3.2083	2.9091	3.454*
10.	Low social support	4.0000	3.3077	3.1250	2.8182	3.818*
11.	Supervisor criticize the work done	3.4000	3.1026	3.1667	2.8485	0.888
12.	Too much responsibility	4.0667	3.4359	3.5417	3.9091	2.167
13.	Low participation in decision making	3.7333	3.6923	3.5147	3.7576	0.281
14.	Less liberties	3.6000	3.6667	2.9167	3.3939	3.133*
15.	The work builds up in my absence	3.1333	3.4615	3.0417	3.3908	1.159
16.	Often taking the office work to home	3.0667	3.3077	2.8333	2.6364	3.778*
17.	I work more hours each week than I like	3.1333	3.5641	2.8000	3.2727	3.442*
18.	Work responsibilities interfere with social life	4.0250	3.4872	3.1250	3.2121	2.816*

*Significant at 5 per cent level

From the above table, it is understood that in private sector banks, too much responsibility and work responsibilities interfere with social life are the high job stress among the women employees who are earning monthly income of below Rs.15,000 as the mean score is 4.0667 and 4.0250 respectively. The table further clearly shows that

complexity of work and work posture are the high job stress among the women employees who are earning monthly income between Rs.15,000-20,000 as their mean score is 3.9205 and 3.8405 respectively. The table further reveals that the high job stress among the women employees who are earning monthly income between Rs.20,000-25,000 are low pay and complexity of work since the mean score is 4.0000 and 3.9767 respectively. Further it is found that work posture and too much responsibility are the high job stress among the women employees who are earning monthly income of above Rs.25,000 as the mean score is 4.0606 and 3.9091 respectively. A significant difference among the women employees of different monthly earnings were identified regarding the different job stress in private sector banks such as low pay, poor career prospects, work posture, discrimination, low social support, less liberties, often taking the office work to home, I work more hours each week than I like and work responsibilities interfere with social life since the respective "F" statistics were significant at 5 per cent level.

6.9.6 Job Stress among different total family monthly income of Women employees in Private sector banks

Women employees of different total family monthly income have different level of job stress in private sector banks. The mean score of different total family monthly income of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different total family monthly income of women employees in private sector banks, ANOVA was attempted with the null hypothesis as, there is no significant difference in job stress among different total family monthly income of women employees in private sector banks in Tirunelveli district. The resulted mean score of the different total family monthly

income of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.36.

 $\label{eq:continuous} Table~6.36$ $\label{eq:continuous} \textbf{Job Stress among different total family monthly income of Women employees in} \\ \textbf{Private sector banks - ANOVA}$

		Total	family m	onthly in Score)	ncome	stics
Sl. No.	Job Stress	Below Rs.20000	Rs.20000 -30000	Rs.30000 -40000	Rs.40000 -50000	F Statistics
1.	Work load	3.7500	3.6471	3.3600	3.7895	0.746
2.	Complexity of work	3.7250	3.7059	3.2800	4.3684	4.923*
3.	Poor leadership	3.3125	3.5490	3.7200	4.2105	2.078
4.	Poor working conditions	3.6875	3.4706	3.4800	3.7368	0.433
5.	Low pay	4.0000	3.4314	2.8800	3.3158	3.182*
6.	Monotony of work	3.3750	3.3725	3.4800	3.5263	0.160
7.	Poor career prospects	3.3750	3.4902	2.6800	3.4737	3.205*
8.	Work posture	3.0625	3.8627	3.8400	4.1579	4.021*
9.	Discrimination	3.1875	3.3922	2.9200	3.7895	2.403
10.	Low social support	2.6875	3.4118	2.7200	3.7655	4.937*
11.	Supervisor criticize the work done	2.6879	3.1569	2.8800	3.4737	1.740
12.	Too much responsibility	3.8125	3.7059	3.4000	3.8947	0.978
13.	Low participation in decision making	3.3750	3.6275	3.6400	4.1945	2.551
14.	Less liberties	3.0625	3.4314	3.1200	4.0526	4.287*
15.	The work builds up in my absence	2.8125	3.4118	3.1500	3.6842	2.944*
16.	Often taking the office work to home	2.9375	3.2353	2.4400	3.0000	4.730*
17.	I work more hours each week than I like	2.9374	3.3529	2.9600	3.6842	3.237*
18.	Work responsibilities interfere with social life	3.2500	3.7451	2.9200	3.2105	4.345*

Source: Computed Data

*Significant at 5 per cent level

From the above table, it is understood that in private sector banks, the high job stress among the women employees who belong to the total family monthly income of below Rs.20,000 are low pay and too much responsibility as the mean score is 4.0000 and 3.8125 respectively. The table further clearly shows that the high job stress among the women employees who belong to the total family monthly income between Rs.20,000-30,000 are work posture and work responsibilities interfere with social life as their mean score is 3.8627 and 3.7451 respectively. The table further reveals that the high job stress among the women employees who belong to the total family monthly income between Rs.30,000-40,000 are work posture and poor leadership since the mean score is 3.8400 and 3.7200 respectively. Further it is found that the high job stress among the women employees who belong to the total family monthly income between Rs.40,000-50,000 are complexity of work and poor leadership as the mean score is 4.3684 and 4.2105 respectively. A significant difference among the women employees of different total family monthly income were identified regarding the different job stress in private sector banks such as complexity of work, low pay, poor career prospects, work posture, low social support, less liberties, the work builds up in my absence, often taking the office work to home, I work more hours each week than I like and work responsibilities interfere with social life since the respective "F" statistics were significant at 5 per cent level.

6.9.7 Job Stress among different nature of family of Women employees in Private sector banks

Women employees belong to different nature of family have different level of job stress in private sector banks. The mean score of different nature of family of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different nature of family of

women employees in private sector banks, 't' test was attempted with the null hypothesis as, there is no significant difference in job stress among different nature of family of women employees in private sector banks in Tirunelveli district. The resulted mean score of the different nature of family of women employees on the job stress variables and the respective 'T' statistics are presented in Table 6.37.

Table 6.37

Job Stress among different nature of family of Women employees in Private sector banks - 't' test

SI.	Lab Chuaga		of Family Score)	Т	
No.	Job Stress	Joint family	Nuclear family	Statistics	
1.	Work load	3.2400	3.7326	2.071*	
2.	Complexity of work	3.0000	3.9419	4.595*	
3.	Poor leadership	3.3200	3.7674	1.685	
4.	Poor working conditions	3.2000	3.6512	1.946	
5.	Low pay	3.1600	3.4302	1.006	
6.	Monotony of work	3.2400	3.4767	1.088	
7.	Poor career prospects	2.6400	3.4066	3.331*	
8.	Work posture	3.5200	3.8721	1.544	
9.	Discrimination	3.2400	3.3488	0.426	
10.	Low social support	2.9200	3.3023	1.425	
11.	Supervisor criticize the work done	2.8000	3.1628	1.400	
12.	Too much responsibility	3.6400	3.6977	0.244	
13.	Low participation in decision making	3.3600	3.7791	2.070*	
14.	Less liberties	2.9200	3.5581	2.888*	
15.	The work builds up in my absence	2.8800	3.4302	2.532*	
16.	Often taking the office work to home	2.7200	3.0465	1.592	
17.	I work more hours each week than I like	2.8400	3.3837	2.668*	
18.	Work responsibilities interfere with social life	3.4000	3.3953	0.020	

Source: Computed Data

*Significant at 5 per cent level

From the above table, it is understood that in private sector banks, too much responsibility and work responsibilities interfere with social life are the high job stress among the women employees who belong to joint family as the mean score is 3.6400 and 3.4000 respectively. The table further clearly shows that complexity of work and work posture are the high job stress among the women employees who belong to nuclear family as their mean score is 3.9419 and 3.8721 respectively. A significant difference among the women employees of different nature of family were identified regarding the different job stress in private sector banks such as work load, complexity of work, poor career prospects, low participation in decision making, less liberties, the work builds up in my absence and I work more hours each week than I like since the respective "T" statistics were significant at 5 per cent level.

6.9.8 Job Stress among different size of the family of Women employees in Private sector banks

Women employees belong to different size of the family have different level of job stress in private sector banks. The mean score of different size of the family of women employees on each job stress variable was calculated separately. In order to find out the significant difference in job stress among different size of the family of women employees in private sector banks, ANOVA was attempted with the null hypothesis as, there is no significant difference in job stress among different size of the family of women employees in private sector banks in Tirunelveli district. The resulted mean score of the different size of the family of women employees on the job stress variables and the respective 'F' statistics are presented in Table 6.38.

Table 6.38

Job Stress among different size of the family of Women employees in Private sector banks - ANOVA

		Size of	the Fami	lly (Mean	sa	
Sl. No.	Job Stress	Below 3 members	3-5 members	5-7 members	Above 7 members	F Statistics
1.	Work load	3.7273	3.6265	3.5000	3.5556	0.081
2.	Complexity of work	4.0500	3.6988	3.5000	3.9589	0.524
3.	Poor leadership	3.7456	3.6260	3.6250	4.0000	0.280
4.	Poor working conditions	4.2727	3.4337	4.1250	3.2222	3.493*
5.	Low pay	2.6364	3.4377	3.6250	3.4444	1.656
6.	Monotony of work	3.4545	3.3735	3.3750	3.8889	0.788
7.	Poor career prospects	2.9091	3.3494	3.5000	3.0000	0.744
8.	Work posture	2.9245	3.7831	3.2500	3.7778	1.628
9.	Discrimination	4.2727	3.3253	3.8750	3.3333	1.151
10.	Low social support	2.9091	3.2771	3.2500	3.0000	0.414
11.	Supervisor criticize the work done	2.6364	3.1807	3.2000	2.5556	1.471
12.	Too much responsibility	3.1818	3.7711	3.6250	3.5556	1.116
13.	Low participation in decision making	3.8282	3.7108	3.5000	3.4444	0.419
14.	Less liberties	4.0000	3.3494	3.2500	3.4058	1.455
15.	The work builds up in my absence	3.0909	3.3614	2.6250	3.6667	2.015
16.	Often taking the office work to home	2.7273	3.0000	3.2500	2.7778	0.672
17.	I work more hours each week than I like	3.7273	3.2048	3.2500	3.2222	1.049
18.	Work responsibilities interfere with social life	2.4545	3.5181	3.5000	3.3333	3.687*

*Significant at 5 per cent level

From the above table, it is understood that in private sector banks, discrimination and complexity of work are the high job stress among the women employees who belong to the family size of below 3 members as the mean score is 4.2727 and 4.0500 respectively. The table further clearly shows that work posture and

too much responsibility are the high job stress among the women employees who belong to the family size of 3-5 members as their mean score is 3.7831 and 3.7711 respectively. The table further reveals that the poor working conditions and discrimination are the high job stress among the women employees who belong to the family size of 5-7 members since the mean score is 4.1250 and 3.8750 respectively. Further it is found that poor leadership and complexity of work are the high job stress among the women employees who belong to the family size of above 7 members as the mean score is 4.0000 and 3.9589 respectively. A significant difference among the women employees of different size of the family were identified regarding the different job stress in private sector banks such as poor working conditions and work responsibilities interfere with social life since the respective "F" statistics were significant at 5 per cent level.

6.10 FACTOR ANALYSIS FOR JOB STRESS AMONG PUBLIC SECTOR WOMEN EMPLOYEES

Factor analysis helps to reduce the innumerable variables into limited number of latent factors having inter–correlation within themselves. Hence factor analysis is attempted to reduce the numerous variables into limited number of factors. In order to apply factor analysis, the basic assumption to be fulfilled is the factorability of the correlation matrix. KMO measures of sampling adequacy and the Bartlett's test of sphericity determine the factorability of the correlation matrix. The results of the calculation are presented below.

Table 6.39

KMO and Bartlett's Test for job stress

Kaiser-Meyer-Olkin measure of Sampling Adequacy		0.810
Bartlett's Test of Sphericity	Chi-Square	3143.615
	Degrees of freedom	153
	Significance	0.000

High value of Kaiser – Meyer – Olkin (KMO) test of sample adequacy (0.810) indicates the correlation between the pairs of variables explained by other variables and thus factor analysis is considered to be appropriate in this model.

The Bartlett's test of sphericity chi-square indicates the population correlation matrix. It is an intensity matrix. The test of statistics for sphericity is based on X^2 test, which is significant. The value is 3143.615.

Findings of the KMO and Bartlett's test reveals that the factor analysis can be rightly employed in this context as evidenced through a higher KMO Measure (0.810) and a significant Bartlett's test result. Hence factor analysis is attempted. Analysis of job stress among public sector women employees is made through rotated factor matrix which reveals that there are five major reasons for job stress among public sector women employees. The findings of the rotated factor analysis on the job stress among public sector women employees are presented in Table 6.40.

Table 6.40

Rotated Factor Matrix for job stress among public sector women employees

Factors	F1	F2	F3	F4	F5	h ²
Poor leadership	.797	.149	.100	.131	.146	.735
Poor working conditions	.754	.000	.153	.356	.061	.822
Less liberties	.742	.212	.061	.230	.052	.705
Absence of human orientation	.725	.287	.276	.133	.003	.723
Work posture	.703	.281	.072	.013	.076	.787
Conflicting demands	.701	.177	.263	.019	.179	.761
Low pay	.688	.211	.303	.340	.043	.584
Unstandardised pay structure	.682	.311	.215	.108	.342	.641
Monotony of work	.146	.851	.021	.026	.199	.729
Flexible labour contract	.244	.752	.230	.111	.054	.604
Low social support	.180	.773	.175	.091	.070	.869
Low participation in decision making	.106	.716	.212	.465	.316	.736
Work load	.398	.271	.597	.004	.064	.618
Complexity of work	.197	.258	.545	.137	.216	.726
Poor career prospects	.113	.234	.220	.867	.048	.624
Discrimination	.114	.350	.127	.815	.137	.737
Too much responsibility	.135	.148	.286	.169	.746	.702
Job insecurity	.193	.187	.364	.029	.677	.607

Extraction Method : Principal Component Analysis

Rotation Method : Varimax with Kaiser Normalization

Source : Primary Data

The above table exhibits the rotated factor loading for the eighteen statements (variables) of job stress among public sector women employees. It is clear from table that all the eighteen statements have been extracted into five factors.

Table 6.41

Job Stress among Public Sector Women Employees – Factor Wise Analysis

Sl. No.	Factors	Eigen Value	Percentage of Variance	Cumulative Percentage of Variance
1.	Poor working conditions	6.990	38.631	38.631
2.	Low social support and decision making	1.976	10.922	49.553
3.	Work load	1.777	9.820	59.374
4.	Discrimination	1.068	5.902	65.276
5.	High responsibility	1.038	5.736	71.011

It is observed from table 6.41 that five factors were extracted out of eighteen variables. These factors accounts for 71.011 percentage variance in the data. Eigen value for the first factor is 6.990 which indicates that the factor contains very high information than other factors.

Factor I (F1) - Poor Working Conditions Factor

Variables such as, 'Poor leadership' (0.797), 'Poor working conditions' (0.754), 'Less liberties' (0.742), 'Absence of human orientation' (0.725), 'Work posture' (0.703), 'Conflicting demands' (0.701), 'Low pay' (0.688) and 'Unstandardised pay structure' (0.682) had the highest significant positive loading and hence were included in the first factor. These variables were directly associated with the poor working conditions. Hence, Factor I, was named as "Poor Working Conditions Factor".

Factor II (F2) – Low Social Support and Decision Making Factor

In the second factor (F2) variables such as 'Monotony of work' (0.851), 'Flexible labour contract' (0.752), 'Low social support' (0.773) and 'Low participation in decision making' (0.716) were found to have the highest significant positive loading and hence they were grouped and included in Factor 2. Variables included in the second factor were closely associated with the low social support and decision making factor. So, the second factor was named as the 'Low social support and decision making' factor.

Factor III (F3) - Work Load Factor

Variables such as, 'Work load' (0.597) and 'Complexity of work' (0.545) were found to have the highest significant positive loading and hence they were grouped and included in Factor 3. Hence, this factor III (F3) is called was named as the 'Work Load' factor.

Factor IV (F4) – Discrimination Factor

Variables such as, 'Poor career prospects' (0.867), and 'Discrimination' (0.815) were found to have the highest significant positive loading and hence they were grouped and included in Factor 4. Hence, this factor IV (F4) is called was named as the 'Discrimination' factor.

Factor V (F5) – High Responsibility Factor

Variables such as, 'Too much responsibility' (0.746), and 'Job insecurity' (0.677) were found to have the highest significant positive loading and hence they were grouped and included in Factor 5. Hence, this factor V (F5) is called was named as the 'High Responsibility' factor.

6.11 FACTOR ANALYSIS FOR JOB STRESS AMONG PRIVATE SECTOR WOMEN EMPLOYEES

Factor analysis helps to reduce the innumerable variables into limited number of latent factors having inter-correlation within themselves. Hence factor analysis is attempted to reduce the numerous variables into limited number of factors. In order to apply factor analysis, the basic assumption to be fulfilled is the factorability of the correlation matrix. KMO measures of sampling adequacy and the Bartlett's test of sphericity determine the factorability of the correlation matrix. The results of the calculation are presented below.

Table 6.42

KMO and Bartlett's Test for job stress

Kaiser-Meyer-Olkin measure of Sampling Adequacy		0.551
	Chi-Square	1478.627
Bartlett's Test of Sphericity	Degrees of freedom	153
T J	Significance	0.000

Source: Computed Data

High value of Kaiser – Meyer – Olkin (KMO) test of sample adequacy (0.551) indicates the correlation between the pairs of variables explained by other variables and thus factor analysis is considered to be appropriate in this model.

The Bartlett's test of sphericity chi-square indicates the population correlation matrix. It is an intensity matrix. The test of statistics for sphericity is based on X^2 test, which is significant. The value is 1478.627.

Findings of the KMO and Bartlett's test reveals that the factor analysis can be rightly employed in this context as evidenced through a higher KMO Measure (0.551) and a significant Bartlett's test result. Hence factor analysis is attempted. Analysis of job stress among private sector women employees is made through rotated factor

matrix which reveals that there are five major reasons for job stress among private sector women employees. The findings of the rotated factor analysis on the job stress among private sector women employees are presented in Table 6.43.

Table 6.43

Rotated Factor Matrix for job stress among private sector women employees

						2
Factors	F1	F2	F3	F4	F5	h ²
Low social support	.884	.195	.138	.107	.018	.840
Job insecurity	.860	.104	.177	.176	.013	.681
Monotony of work	.852	.226	.142	.006	.088	.747
Flexible labour contract	.617	.088	.295	.289	.366	.674
Less liberties	.135	.834	.061	.184	.129	.864
Conflicting demands	.025	.833	.170	.004	.114	.630
Absence of human orientation	.129	.671	.332	.020	.163	.737
Low participation in decision making	.130	.566	.161	.227	.028	.756
Low Pay	.098	.546	.533	.063	.186	.805
Unstandardised pay structure	.367	.577	.162	.149	.458	.851
Poor working conditions	.096	.133	.796	.068	.096	.854
Poor leadership	.204	.383	.732	.151	.023	.841
Poor career prospects	.102	.061	.580	.140	.356	.416
Work load	.067	.215	.096	.877	.100	.769
Too much responsibility	.365	.114	.328	.758	.114	.737
Complexity of work	.032	.154	.357	.581	.095	.621
Work posture	.318	.349	.270	.281	.778	.604
Discrimination	.194	.084	.167	.251	.767	.694

Extraction Method : Principal Component Analysis

Rotation Method : Varimax with Kaiser Normalization

Source : Primary Data

The above table exhibits the rotated factor loading for the eighteen statements (variables) of job stress among private sector women employees. It is clear from table that all the eighteen statements have been extracted into five factors.

Table 6.44

Job Stress among Private Sector Women Employees – Factor Wise Analysis

Sl. No.	Factors	Eigen Value	Percentage of Variance	Cumulative Percentage of Variance
1.	Job insecurity	4.323	21.827	21.827
2.	Low salary	3.241	16.364	38.192
3.	Poor working conditions and leadership	2.846	14.368	52.559
4.	Work load and high responsibility	2.638	13.318	65.877
5.	Discrimination	1.682	8.493	74.370

Source: Computed Data

It is observed from table 6.44 that five factors were extracted out of eighteen variables. These factors accounts for 74.370 percentage variance in the data. Eigen value for the first factor is 4.323 which indicates that the factor contains very high information than other factors.

Factor I (F1) – Job Insecurity Factor

Variables such as, 'Low social support' (0.884), 'Job insecurity' (0.860), 'Monotony of work' (0.852) and 'Flexible labour contract' (0.617) had the highest significant positive loading and hence were included in the first factor. These variables were directly associated with the job insecurity. Hence, Factor I, was named as "Job Insecurity Factor".

Factor II (F2) – Low Salary Factor

In the second factor (F2) variables such as 'Less liberties' (0.834), 'Conflicting demands' (0.833), 'Absence of human orientation' (0.671), 'Low participation in decision making' (0.566), 'Low pay' (0.546) and 'Unstandardised pay structure' (0.577) were found to have the highest significant positive loading and hence they were grouped and included in Factor 2. Variables included in the second factor were closely associated with the low salary factor. So, the second factor was named as the 'Low salary' factor.

Factor III (F3) – Poor working conditions and leadership Factor

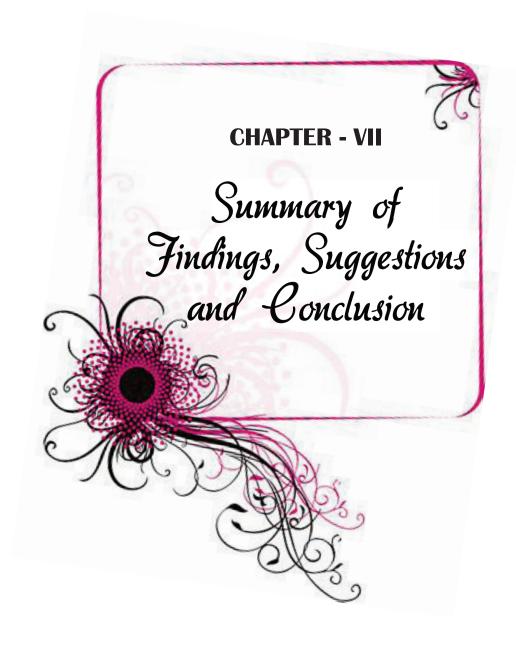
Variables such as, 'Poor working conditions' (0.796), 'Poor leadership' (0.732), and 'Poor career prospects' (0.580) were found to have the highest significant positive loading and hence they were grouped and included in Factor 3. Hence, this factor III (F3) is called was named as the 'Poor working conditions and leadership' factor.

Factor IV (F4) – Work load and high responsibility Factor

Variables such as, 'Work load' (0.877), 'Too much responsibility' (0.758), and 'Complexity of work' (0.581) were found to have the highest significant positive loading and hence they were grouped and included in Factor 4. Hence, this factor IV (F4) is called was named as the 'Work load and high responsibility' factor.

Factor V (F5) – Discrimination Factor

Variables such as, 'Work posture' (0.778), and 'Discrimination' (0.767) were found to have the highest significant positive loading and hence they were grouped and included in Factor 5. Hence, this factor V (F5) is called was named as the 'Discrimination' factor.



CHAPTER - VII

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

- 7.1 Introduction
- 7.2 Summary of Findings
- 7.3 Suggestions
- 7.4 Conclusion

CHAPTER - VII

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

7.1 INTRODUCTION

This chapter presents the summary of findings, suggestions and conclusion. This study is conducted with the main objective of finding out the work life balance of women employees in select public sector and private sector banks. The approach to the study is both descriptive and analytical. The findings of the study are briefly presented in this part. The primary data have been collected through the questionnaire. To prepare the questionnaire, a preliminary survey has been conducted by the researcher. To make it easy to understand, the necessary secondary data have also been collected and included wherever it is needed.

The study was carried out with both primary and secondary data. The primary data were collected from all the 310 women employees in public sector banks and 111 women employees in private sector banks in Tirunelveli district. The analysis was carried out with the responses of the women employees of public sector banks and private sector banks. The tools for analysis like percentage analysis, mean score, ANOVA, 't' test, factor analysis and Garrett ranking techniques were used.

7.2 SUMMARY OF FINDINGS

7.2.1 Findings of Personal Profile of Women Employees in Public and Private Sector Banks

➤ It is found that in public sector banks, majority of 40.3 per cent of the respondents are clerical staff and next majority of 21.6 per cent of the respondents are probationary officers. The study reveals that in private sector banks, majority of 49.5 per cent of the respondents are clerical staff and next majority of 11.7 per cent of the respondents are managers.

- ➤ It is understood that among the respondents of public sector banks majority (45.2%) are in the age group of 25 to 35 years, in private sector banks about 39.6 per cent of the respondents are in the age group of 25 to 35 years.
- ➤ In public sector banks majority of the respondents (54.2%) are under graduate. In Private sector banks, the largest group of respondents includes those who have completed post graduate (63.1 per cent) followed by respondents with under graduate has made up the second largest group of 35.1 per cent. This shows that those who have under graduate educational qualification are highly working in public sector banks and those who have post graduate educational qualification are highly working in private sector banks.
- The survey indicated that those who are having 5-10 years of experience (30.3%) respondents are in public sector banks and (10.8%) respondents in private sector banks, where as women employees having below 5 years of experience, 29.7 per cent in public sector banks and 46.8 per cent in private sector banks.
- The survey indicated that those who are married (67.7%) respondents are in public sector banks and (59.5%) respondents in private sector banks, where as unmarried respondents 26.8 per cent in public sector banks and 36 per cent in private sector banks.
- The study reveals that in public sector banks, 24.3 per cent of the respondents have faced problem in marriage due to the occupation and 75.7 per cent of the respondents have not faced any problem in marriage due to the occupation. The study describes that in private sector banks, 50 per cent of the respondents have faced problem in marriage due to the occupation and 50 per cent of the respondents have not faced any problem in marriage due to the occupation.

- ➤ It is learnt that in public sector banks majority of 49 per cent of the respondents faced problem in marriage due to transfer and in private sector banks majority of 42.4 per cent of the respondents faced problem in marriage due to distance.
- ➤ It is found that in public sector banks majority of 46.2 per cent of the respondents husband's are private employees and in private sector banks majority of 40.9 per cent of the respondents husband's are private employees.
- ➤ It is identified that in public sector banks majority of 57.4 per cent of the respondents are earning monthly income of above Rs.25,000 and in private sector banks majority of 35.1 per cent of the respondents are earning monthly income between Rs.15,000-20,000.
- The study indicates that in public sector banks majority of 32.9 per cent of the respondents who belong to the total family monthly income between Rs.30,001-50,000 and in private sector banks majority of 45.9 per cent of the respondents who belong to the total family monthly income between Rs.30,001-50,000.
- ➤ The study shows that in public sector banks majority of 63.2 per cent of the respondents who belong to the nuclear family and the remaining 36.8 per cent of the respondents belong to the joint family and in private sector banks majority of 77.5 per cent of the respondents who belong to the nuclear family and the remaining 22.5 per cent of the respondents belong to the joint family.
- ➤ It is identified that in public sector banks majority of 53.2 per cent of the respondents who belong to the family size of 3-5 members and in private sector banks majority of 74.8 per cent of the respondents who belong to the family size of 3-5 members.

7.2.2 Findings of Working Environment in Public and Private Sector Banks

- ➤ It is learnt that in public sector banks majority of 57.7 per cent of the respondents who are working in the banks due to poverty and in private sector banks majority of 40.5 per cent of the respondents who are working in the banks for due to poverty.
- ➤ It is found that in public sector banks majority of 52.3 per cent of the respondents prefer banking job for job security and in private sector banks majority of 51.4 per cent of the respondents prefer banking job for job security.
- ➤ The study shows that in public sector banks majority of 80.2 per cent of the respondents children are not working and in private sector banks majority of 62.5 per cent of the respondents children are not working.
- ➤ It is noted that in public sector banks majority of 50 per cent of the respondents children are private employees and in private sector banks majority of 54.2 per cent of the respondents children are private employees.
- ➤ The study shows that in public sector banks majority of 66.0 per cent of the respondents children are studying and in private sector banks majority of 52.5 per cent of the respondents children are studying.
- ➤ It is identified that in public sector banks 100 per cent of the respondents mentioned that salary helpful to the family and in private sector banks majority of 79.3 per cent of the respondents mentioned that salary helpful to the family.
- ➤ The study reveals that in public sector banks majority of 34.6 per cent of the respondents contribute major part of earnings in the family and in private sector banks majority of 44.1 per cent of the respondents contribute major part of earnings in the family.

➤ The study describes that in public sector banks majority of 48.7 per cent of the respondents are satisfied with the pay package and in private sector banks majority of 53.2 per cent of the respondents are satisfied with the pay package.

7.2.3 Findings of Personal Commitment of Women Employees

- ➤ It is found that in public sector banks majority of 67.8 per cent of the respondents are not having more time to spend with the children and in private sector banks majority of 56.25 per cent of the respondents are not having more time to spend with the children.
- ➤ The study shows that in public sector banks majority of 38.7 per cent of the respondents not spend time with the children for delaying start from working place and in private sector banks majority of 44.4 per cent of the respondents not spend time with the children for delaying start from working place.
- ➤ The study shows that in public sector banks majority of 43.8 per cent of the respondents spend below 1 hour with the children and in private sector banks majority of 41.7 per cent of the respondents spend below 1 hour with the children.
- ➤ It is identified that in public sector banks majority of 59.1 per cent of the respondents' children are not affected by working hours and in private sector banks, majority of 48.3 per cent of the respondents' children are not affected by working hours.
- ➤ It is noted that in public sector banks majority of 32.9 per cent of the respondents children are affected by way of studies and in private sector banks majority of 31.3 per cent of the respondents children are affected by way of studies.

- ➤ It is found that in public sector banks majority of 75.8 per cent of the respondents have no enough time to get ready for the job and in private sector banks majority of 72.1 per cent of the respondents have no enough time to get ready for the job.
- ➤ The study describes that in public sector banks majority of 38.7 per cent of the respondents have not enough time to get ready for the job because preparing food and in private sector banks majority of 41.3 per cent of the respondents have not enough time to get ready for the job because preparing food.
- ➤ It is found that in public sector banks majority of 56.2 per cent of the respondents mentioned that the husband not helps in the busy hours and in private sector banks majority of 69.7 per cent of the respondents mentioned that the husband not helps in the busy hours.
- ➤ It is found that in public sector banks majority of 42.4 per cent of the respondents mentioned that their husband will take care of the children at their busy hours and in private sector banks majority of 75 per cent of the respondents mentioned that their husband will take care of the children.

7.2.4 Findings of Work Life Balance of Women Employees

- ➤ It is noted that in public sector banks majority of 33.8 per cent of the respondents' husbands take easy for coming late from banks and in private sector banks majority of 33.3 per cent of the respondents' husbands take easy for coming late from banks.
- ➤ It is found that in public sector banks majority of 38.7 per cent of the respondents elders are giving advise for coming late from banks and in private sector banks majority of 28.2 per cent of the respondents elders are angry for coming late from banks.

- ➤ It is understood that in public sector banks majority of 35.2 per cent of the respondents face the problem of back pain due to work and in private sector banks majority of 30.6 per cent of the respondents face the problem of head ache due to work.
- ➤ The study describes that in public sector banks majority of 54.5 per cent of the respondents face the mental problem of tension and in private sector banks majority of 50.4 per cent of the respondents face the mental problem of tension.
- ➤ The study shows that in public sector banks majority of 51.6 per cent of the respondents show work pressure to the family members and in private sector banks majority of 60.4 per cent of the respondents show work pressure to the family members.
- ➤ The study indicates that in public sector banks majority of 44.4 per cent of the respondents show work pressure as get more angry and in private sector banks majority of 61.2 per cent of the respondents show work pressure as speak less.
- ➤ It is found that in public sector banks majority of 66.1 per cent of the respondents share job problems with the family members and in private sector banks majority of 58.6 per cent of the respondents share job problems with the family members.
- ➤ It is noted that in public sector banks majority of 43.9 per cent of the respondents share job problems with the family members because to get solution for the problem and in private sector banks majority of 47.7 per cent of the respondents share job problems with the family members because to get solution for the problem.
- > It is learnt that in public sector banks majority of 80.9 per cent of the respondents not share job problems with the family members because the respondents don't like

to tension others and in private sector banks majority of 43.5 per cent of the respondents not share job problems with the family members because the respondents don't like to tension others.

- The important support from officers among the women employees of public sector banks, officer is always helping mind and officers extends his support at the critical time of work and their respective mean scores are 3.9065 and 3.7581 and among the women employees of private sector banks, officers extends his support at the critical time of work and officer is always helping mind and their respective mean scores are 3.3694 and 3.3423.
- ➤ It is found that there is a significant difference in support from officers among the women employees of public sector banks and private sector banks are identified in the case of officer is always helping mind and officers extends his support at the critical time of work, officers understand the problem, office is a participative type, officer provides a flexible schedule and officer is highly generous.
- The important support from co-workers among the women employees of public sector banks, co-workers are highly adjustable and co-workers are highly supportive and their respective mean scores are 3.8161 and 3.7677 and among the women employees of private sector banks, co-workers are highly adjustable and co-workers share my responsibilities and their respective mean scores are 3.7387 and 3.4144.
- ➤ It is found that there is a significant difference in support from co-workers among the women employees of public sector banks and private sector banks are identified in the case of co-workers are highly supportive, team spirit among the co-workers and co-workers are always sharing their work and life experiences.

- The important positive parenting among the women employees of public sector banks, the respondents always listen to their children's ideas and opinions and know where their children are and their respective mean scores are 3.9129 and 3.7484 and among the women employees of private sector banks, very often they laugh together with their children and know where their children are and their respective mean scores are 3.9820 and 3.6757.
- ➤ It is found that there is a significant difference in positive parenting among the women employees of public sector banks and private sector banks are identified in the case of very often I laugh together with my children, always listen to my children's ideas and opinions, eat together as a family and make sure my children know they are appreciated.
- ➤ The important parental satisfaction among the women employees of public sector banks, the respondents children's behaviour and parenting role and their respective mean scores are 3.9355 and 3.9000 and among the women employees of private sector banks, the respondents children's achievement and children's behaviour and their respective mean scores are 3.8559 and 3.8145.
- ➤ It is found that there is a significant difference in parental satisfaction among the women employees of public sector banks and private sector banks are identified in the case of ability to control the children and inter relationship between the children.
- ➤ The important spouse support among the women employees of public sector banks, the respondents spouse always interacting with them and spouse taking care of household chores and their respective mean scores are 4.1954 and 3.7613 and among the women employees of private sector banks, the respondents spouse

- always interacting with them and spouse taking care of household chores and their respective mean scores are 3.7027 and 3.3514.
- ➤ It is found that there is a significant difference in spouse support among the women employees of public sector banks and private sector banks are identified in the case of spouse support in child-care activities, spouse taking care of house hold chores, spouse providing financial support, spouse having a sense of humour and spouse being supportive to my career development.
- The important domestic support among the women employees of public sector banks, the respondents have enough support from family members and family members take care of children and their respective mean scores are 3.8903 and 3.7355 and among the women employees of private sector banks, the respondents have enough support from family members and emotional support is given by their relatives and friends and their respective mean scores are 3.8378 and 3.6667.
- ➤ It is found that there is a significant difference in domestic support among the women employees of public sector banks and private sector banks are identified in the case of my family members take care of my children, family members help me during financial crisis, emotional support is given by my relatives and friends.

7.2.5 Findings of Job Satisfaction among different personal profile of women employees in Public Sector Banks

Age wise there is a significant difference in job satisfaction among women employees in public sector banks such as organizational supervisor and participating in significant decision making.

- Educational qualification wise there is a significant difference in job satisfaction among women employees in public sector banks such as nature of work, organizational supervisor, pay and satisfied working hours.
- Years of experience wise there is a significant difference in job satisfaction among women employees in public sector banks such as nature of work, organizational supervisor, relationship with co-workers, pay, scope for promotion or advancement, participating in significant decision making, work load, job security, training and development, satisfied working hours and satisfied with flexibility of targets.
- Marital status wise there is a significant difference in job satisfaction among women employees in public sector banks such as participating in significant decision making, work load, job security and satisfied with flexibility of targets.
- Husband's occupation wise there is a significant difference in job satisfaction among women employees in public sector banks such as nature of work, organizational supervisor, relationship with co-workers, fringe benefits, work load, job security and satisfied with flexibility of targets.
- Monthly earnings wise there is a significant difference in job satisfaction among women employees in public sector banks such as nature of work, organizational supervisor, pay, scope for promotion or advancement, participating in significant decision making, work load, job security, training and development, satisfied working hours and satisfied with flexibility of targets.
- Total family monthly income wise there is a significant difference in job satisfaction among women employees in public sector banks such as nature of work, organizational supervisor, pay, fringe benefits, scope for promotion or advancement, participating in significant decision making, work load, job security,

training and development, satisfied working hours and satisfied with flexibility of targets.

- ➤ Nature of family wise there is a significant difference in job satisfaction among women employees in public sector banks such as nature of work, work load, job security and satisfied working hours.
- ➤ Size of the family wise there is a significant difference in job satisfaction among women employees in public sector banks such as participating in significant decision making.

7.2.6 Findings of Job Satisfaction among different personal profile of women employees in Private Sector Banks

- Age wise there is a significant difference in job satisfaction among women employees in private sector banks such as relationship with co-workers, pay, scope for promotion or advancement, participating in significant decision making, job security, training and development, satisfied working hours and satisfied with flexibility of targets.
- Educational qualification wise there is a significant difference in job satisfaction among women employees in private sector banks such as pay.
- Years of experience wise there is a significant difference in job satisfaction among women employees in private sector banks such as relationship with co-workers, pay, scope for promotion or advancement, participating in significant decision making, work load, job security, training and development, satisfied working hours and satisfied with flexibility of targets.

- Marital status wise there is a significant difference in job satisfaction among women employees in private sector banks such as pay, job security, satisfied working hours and satisfied with flexibility of targets.
- ➤ Husband's occupation wise there is a significant difference in job satisfaction among women employees in private sector banks such as nature of work, pay, scope for promotion or advancement and satisfied working hours.
- Monthly earnings wise there is a significant difference in job satisfaction among women employees in private sector banks such as organizational supervisor.
- > Total family monthly income wise there is a significant difference in job satisfaction among women employees in private sector banks such as training and development and satisfied working hours.
- Nature of family wise there is a significant difference in job satisfaction among women employees in private sector banks such as fringe benefits, participating in significant decision making, job security, training and development, satisfied working hours and satisfied with flexibility of targets.
- ➤ Size of the family wise there is a significant difference in job satisfaction among women employees in private sector banks such as nature of work.

7.2.7 Findings of Job Stress among different personal profile of women employees in Public Sector Banks

➤ It is understood that in public sector banks, the high job stress among the women employees who are in the age group of below 25 years are the work builds up in my absence and low social support as the mean score is 3.7500 and 3.6786 respectively. The high job stress among the women employees who are in the age group of 25 to

- 35 years are work load and complexity of work as their mean score is 3.7071 and 3.5500 respectively.
- The study reveals that the high job stress among the women employees who are in the age group of 35 to 45 years are monotony of work and work load since the mean score is 3.5077 and 3.4308 respectively.
- Further, it is found that the high job stress among the women employees who are in the age group of 45 to 55 years are wok load and complexity of work as the mean scores are 3.8039 and 3.5294 respectively.
- The study indicates that the high job stress among the women employees who are in the age group of above 55 years are wok load and low participation in decision making as the mean scores are 4.0000 and 3.8077 respectively.
- ➤ It is understood that in public sector banks, work load and too much responsibility are the high job stress among the women employees who are under graduates as the mean score is 3.7381 and 3.5357 respectively.
- ➤ Work load and complexity of work are the high job stress among the women employees who are post graduates as their mean score is 3.5714 and 3.4365 respectively.
- The study reveals that work load and too much responsibility are the high job stress among the women employees who are diploma since the mean score is 3.5000 and 3.3857 respectively.
- ➤ It is understood that in public sector banks, the high job stress among the women employees who are having experience of below 5 years are work load and the work builds up in my absence as the mean score is 3.8043 and 3.6630 respectively.

- The study shows that the high job stress among the women employees who are having experience between 5 to 10 years are work load and complexity of work as their mean score is 3.6809 and 3.5000 respectively.
- The study reveals that the high job stress among the women employees who are having experience between 10 to 15 years are monotony of work and too much responsibility since the mean scores are 3.3750 and 3.2250 respectively.
- Further it is found that the high job stress among the women employees who are having experience between 15 to 20 years are wok load and complexity of work as the mean score is 3.9000 and 3.6800 respectively.
- The study indicates that the high job stress among the women employees who are having experience of above 20 years are too much responsibility and work load as the mean score is 3.7059 and 3.6765 respectively.
- ➤ It is understood that in public sector banks, work load and the work builds up in my absence are the high job stress among the women employees who are unmarried as the mean score is 3.6386 and 3.6145 respectively.
- The study shows that work load and too much responsibility are the high job stress among the women employees who are married as their mean score is 3.6476 and 3.5238 respectively.
- The study reveals that too much responsibility and work load are the high job stress among the women employees who are married since the mean score is 4.0000 and 3.8824 respectively.
- ➤ It is understood that in public sector banks, work load and poor leadership are the high job stress among the women employees who are earning monthly income of below Rs.15,000 as the mean score is 4.0000 and 3.7728 respectively.

- The study shows that work load and too much responsibility are the high job stress among the women employees who are earning monthly income between Rs.15,000-20,000 as their mean scores are 3.5250 and 3.3000 respectively.
- The study reveals that the high job stress among the women employees who are earning monthly income between Rs.20,000-25,000 are low participation in decision making and too much responsibility since the mean score is 3.2121 and 3.1818 respectively.
- Further it is found that work load and complexity of work are the high job stress among the women employees who are earning monthly income of above Rs.25,000 as the mean score is 3.9045 and 3.7191 respectively.
- ➤ It is understood that in public sector banks, the high job stress among the women employees who belong to the total family monthly income of below Rs.20,000 are work load and poor leadership as the mean score is 3.6042 and 3.4792 respectively. The study shows that the high job stress among the women employees who belong to the total family monthly income between Rs.20,000-30,000 are work posture and work load as their mean score is 3.6980 and 3.4804 respectively.
- The study reveals that the high job stress among the women employees who belong to the total family monthly income between Rs.30,000-40,000 are work load and complexity of work since the mean score is 3.8989 and 3.7978 respectively.
- Further it is found that the high job stress among the women employees who belong to the total family monthly income between Rs.40,000-50,000 are wok load and too much responsibility as the mean score is 3.6250 and 3.3500 respectively.
- ➤ The study indicates that the high job stress among the women employees who belong to the total family monthly income of above Rs.50,000 are work load and

- low participation in decision making as the mean score is 3.6667 and 3.5128 respectively.
- ➤ It is understood that in public sector banks, work load and too much responsibility are the high job stress among the women employees who belong to joint family as the mean scores are 3.6491 and 3.5357 respectively.
- The study shows that work load and complexity of work are the high job stress among the women employees who belong to nuclear family as their mean score is 3.6633 and 3.4949 respectively.
- ➤ It is understood that in public sector banks, work load and too much responsibility are the high job stress among the women employees who belong to the family size of below 3 members as the mean score is 3.8947 and 3.7632 respectively.
- ➤ The study shows that work load and often taking the office work to home are the high job stress among the women employees who belong to the family size of 3-5 members as their mean score is 3.5939 and 3.3697 respectively.
- The study reveals that the work load and too much responsibility are the high job stress among the women employees who belong to the family size of 5-7 members since the mean score is 3.7000 and 3.5625 respectively.
- Further it is found that work load and complexity of work are the high job stress among the women employees who belong to the family size of above 7 members as the mean score is 3.5926 and 3.5556 respectively.

7.2.8 Findings of Hypotheses Testing Analysis for Job Stress among different personal profile of women employees in Public Sector Banks

- It is found that there is a significant difference among the women employees of different age groups were identified regarding the different job stress in public sector banks such as work load, complexity of work, monotony of work, poor career prospects, work posture, discrimination, low social support, supervisor criticise the work done, low participation in decision making, less liberties, the work builds up in my absence and I work more hours each week than I like.
- ➤ It is learnt that there is a significant difference among the women employees of different educational qualifications were identified regarding the different job stress in public sector banks such as poor leadership, poor working conditions, low pay, work posture, low social support, low participation in decision making, less liberties and the work builds up in my absence.
- ➤ It is found that there is a significant difference among the women employees of different years of experience were identified regarding the different job stress in public sector banks such as work load, complexity of work, poor leadership, low pay, monotony of work, poor career prospects, discrimination, low social support, supervisor criticise the work done, low participation in decision making, less liberties, the work builds up in my absence, often taking the office work to home, I work more hours each week than I like and work responsibilities interfere with social life.
- ➤ It is found that there is a significant difference among the women employees of different marital status were identified regarding the different job stress in public sector banks such as complexity of work, poor leadership, poor career prospects,

- work posture, discrimination, low social support, supervisor criticise the work done, too much responsibility, less liberties and the work builds up in my absence.
- ➤ It is learnt that there is a significant difference among the women employees of different monthly earnings were identified regarding the different job stress in public sector banks such as work load, complexity of work, poor leadership, low pay, monotony of work, poor career prospects, work posture, low social support, supervisor criticise the work done, too much responsibility, low participation in decision making, less liberties, the work builds up in my absence, often taking the office work to home and respondents work more as each week than they like.
- ➤ It is identified that there is a significant difference among the women employees of different total family monthly income were identified regarding the different job stress in public sector banks such as complexity of work, monotony of work, poor career prospects, work posture, discrimination, supervisor criticise the work done, too much responsibility, low participation in decision making, less liberties, often taking the office work to home and work responsibilities interfere with social life.
- ➤ It is learnt that there is a significant difference among the women employees of different nature of family were identified regarding the different job stress in public sector banks such as work posture, discrimination and less liberties.
- ➤ It is identified that there is a significant difference among the women employees of different size of the family were identified regarding the different job stress in public sector banks such as work posture, discrimination, low social support, too much responsibility, often taking the office work to home and I work more hours each week than I like.

7.2.9 Findings of Job Stress among different personal profile of women employees in Private Sector Banks

- ➤ It is understood that in private sector banks, low participation in decision making and work posture are the high job stress among the women employees who are in the age group of below 25 years as the mean score is 4.1154 and 4.0769 respectively.
- The study shows that work responsibilities interfere with social life and work load are the high job stress among the women employees who are in the age group of 25 to 35 years as their mean score is 3.7500 and 3.6719 respectively.
- The study reveals that work posture and poor leadership are the high job stress among the women employees who are in the age group of 35 to 45 years since the mean score is 3.8696 and 3.8261 respectively.
- Further it is found that low participation in decision making and work posture are the high job stress among the women employees who are in the age group of 45 to 55 years as the mean score is 3.6667 and 3.6000 respectively.
- The study indicates that less liberties and work posture are the high job stress among the women employees who are in the age group of above 55 years as the mean score is 4.5000 and 4.5000 respectively.
- ➤ It is understood that in private sector banks, complexity of work and work load are the high job stress among the women employees who are under graduates as the mean score is 4.0256 and 3.9074 respectively.
- The study shows that work posture and too much responsibility are the high job stress among the women employees who are post graduates as their mean score is 3.7714 and 3.7143 respectively.

- The study reveals that poor leadership and poor working conditions are the high job stress among the women employees who are diploma since the mean score is 3.7500 and 3.7000 respectively.
- ➤ It is understood that in private sector banks, the high job stress among the women employees who are having experience of below 5 years are complexity of work and work posture as the mean score is 3.9788 and 3.9423 respectively.
- The study clearly shows that the high job stress among the women employees who are having experience between 5 to 10 years are work load and too much responsibility as their mean score is 3.7500 and 3.7500 respectively.
- The study reveals that the high job stress among the women employees who are having experience between 10 to 15 years are complexity of work and I work more hours each week than I like since the mean score is 4.0833 and 4.0000 respectively. Further it is found that the high job stress among the women employees who are having experience between 15 to 20 years are less liberties and poor leadership as the mean score is 4.5000 and 4.2500 respectively.
- ➤ It is understood that in private sector banks, complexity of work and work posture are the high job stress among the women employees who are unmarried as the mean score is 4.1250 and 4.0250 respectively.
- The study shows that too much responsibility and work posture are the high job stress among the women employees who are married as their mean score is 3.6964 and 3.6250 respectively.
- The study reveals that poor working conditions and poor leadership are the high job stress among the women employees who are others since the mean score is 4.2667 and 3.8667 respectively.

- ➤ It is understood that in private sector banks, too much responsibility and work responsibilities interfere with social life are the high job stress among the women employees who are earning monthly income of below Rs.15,000 as the mean score is 4.0667 and 4.0250 respectively.
- The study shows that complexity of work and work posture are the high job stress among the women employees who are earning monthly income between Rs.15,000-20,000 as their mean score is 3.9205 and 3.8405 respectively.
- The study reveals that the high job stress among the women employees who are earning monthly income between Rs.20,000-25,000 are low pay and complexity of work since the mean score is 4.0000 and 3.9767 respectively.
- Further it is found that work posture and too much responsibility are the high job stress among the women employees who are earning monthly income of above Rs.25,000 as the mean score is 4.0606 and 3.9091 respectively.
- ➤ It is understood that in private sector banks, the high job stress among the women employees who belong to the total family monthly income of below Rs.20,000 are low pay and too much responsibility as the mean score is 4.0000 and 3.8125 respectively.
- The study shows that the high job stress among the women employees who belong to the total family monthly income between Rs.20,000-30,000 are work posture and work responsibilities interfere with social life as their mean score is 3.8627 and 3.7451 respectively.
- The study reveals that the high job stress among the women employees who belong to the total family monthly income between Rs.30,000-40,000 are work posture and poor leadership since the mean score is 3.8400 and 3.7200 respectively.

- Further it is found that the high job stress among the women employees who belong to the total family monthly income between Rs.40,000-50,000 are complexity of work and poor leadership as the mean score is 4.3684 and 4.2105 respectively.
- ➤ It is understood that in private sector banks, too much responsibility and work responsibilities interfere with social life are the high job stress among the women employees who belong to joint family as the mean score is 3.6400 and 3.4000 respectively.
- The study shows that complexity of work and work posture are the high job stress among the women employees who belong to nuclear family as their mean score is 3.9419 and 3.8721 respectively.
- ➤ It is understood that in private sector banks, discrimination and complexity of work are the high job stress among the women employees who belong to the family size of below 3 members as the mean score is 4.2727 and 4.0500 respectively.
- The study shows that work posture and too much responsibility are the high job stress among the women employees who belong to the family size of 3-5 members as their mean score is 3.7831 and 3.7711 respectively.
- The study reveals that the poor working conditions and discrimination are the high job stress among the women employees who belong to the family size of 5-7 members since the mean score is 4.1250 and 3.8750 respectively.
- Further it is found that poor leadership and complexity of work are the high job stress among the women employees who belong to the family size of above 7 members as the mean score is 4.0000 and 3.9589 respectively.

7.2.10 Findings of Hypotheses Testing Analysis for Job Stress among different personal profile of women employees in Private Sector Banks

- ➤ It is found that there is a significant difference among the women employees of different age groups were identified regarding the different job stress in private sector banks such as work load, complexity of work, poor leadership, poor career prospects, too much responsibility, low participation in decision making, less liberties and work responsibilities interfere with social life.
- ➤ It is found that there is a significant difference among the women employees of different educational qualifications were identified regarding the different job stress in private sector banks such as complexity of work, less liberties, unstandarised pay structure and I work more hours each week than I like.
- It is identified that there is a significant difference among the women employees of different years of experience were identified regarding the different job stress in private sector banks such as complexity of work, poor leadership, low pay, poor career prospects, work posture, discrimination, low social support, supervisor criticise the work done, too much responsibility, low participation in decision making, less liberties, the work builds up in my absence, I work more hours each week than I like and work responsibilities interfere with social life.
- ➤ It is identified that there is a significant difference among the women employees of different marital status were identified regarding the different job stress in private sector banks such as complexity of work, poor working conditions, I work more hours each week than I like and work responsibilities interfere with social life.

- ➤ It is found that there is a significant difference among the women employees of different monthly earnings were identified regarding the different job stress in private sector banks such as low pay, poor career prospects, work posture, discrimination, low social support, less liberties, often taking the office work to home, I work more hours each week than I like and work responsibilities interfere with social life.
- It is learnt that there is a significant difference among the women employees of different total family monthly income were identified regarding the different job stress in private sector banks such as complexity of work, low pay, poor career prospects, work posture, low social support, less liberties, the work builds up in my absence, often taking the office work to home, I work more hours each week than I like and work responsibilities interfere with social life.
- ➤ It is identified that there is a significant difference among the women employees of different nature of family were identified regarding the different job stress in private sector banks such as work load, complexity of work, poor career prospects, low participation in decision making, less liberties, the work builds up in my absence and I work more hours each week than I like.
- ➤ It is found that there is a significant difference among the women employees of different size of the family were identified regarding the different job stress in private sector banks such as poor working conditions and work responsibilities interfere with social life.

7.2.11 Findings of Factor analysis for Job Stress among Public Sector Women Employees

Among the various factors of job stress among women employees in public sector banks "Poor Working Conditions Factor" consisting of the variables such as poor leadership, poor working conditions, absence of human orientation, less liberties, work posture, conflicting demands, low pay and unstandardised pay structure is found to be the most important factor of job stress. The next important factor of job stress is 'Low Social Support and Decision Making Factor' which consists of the variables such as monotony of work, flexible labour contract, low social support and low participation in decision making.

7.2.12 Findings of Factor analysis for Job Stress among Private Sector Women Employees

Among the various factors of job stress among women employees in private sector banks "Job Insecurity Factor" consisting of the variables such as low social support, job insecurity, monotony of work and flexible labour contract is found to be the most important factor of job stress. The next important factor of job stress among women employees in private sector banks is 'Low Salary Factor' which consists of the variables such as less liberties, conflicting demands, absence of human orientation, low participation in decision making, low pay and unstandardised pay structure.

7.3 SUGGESTIONS

- 1. The overall goals and objectives of the private sector banks would be achieved if and only if employees are satisfied with the job. This could be achieved through different work life balance experiences. Through the source for employees satisfaction, employees become loyal and willing to stay in the organizations because, job satisfaction of employees reduce absenteeism and turn over intentions in private sector banks. Moreover, the need and expectations of employees also play a vital role in increasing of employees' satisfaction through implementing two ways of communications and then by continually evaluating the work life balance practices of the banks as well. Private commercial banks should revise and make an adjustment on certain rules and procedures that hinders the employees not to perform with their maximum effort since it has an effect on employees' level of satisfaction. It is recommended that the management of respective banks should be able to increase the level of commitment in banks by increasing satisfaction with the specified work life balance practices.
- 2. Each bank has to create a link between work pressure, change of job and WLB programs for the job satisfaction by preparing job descriptions and specifications; deciding terms and conditions of WLB policies; inside and outside the banks and should take other necessary measurements as well.
- 3. The banks are advised to establish a Work life balance cell at their branches in order to analyze the level of their employees' expectations and perception on the work life balance concept. Then only they can ensure the well-being of their employees and try to maximize the employees' satisfaction.

- 4. Since the banks are facing high competition in the banking industry, in order to increase the productivity and morale of the employees, the banking authorities are advised to focus on the main key dimensions of work life balance.
- 5. The women working in private sector banks having less than 10 years of experience get less support from both family and workplace. But they are good in their self-management. On the other hand, the chief managers are more satisfied with personal life and less support from workplace. Their workload is also more. These employees can outsource any of their time consuming household chores. They can purchase the things by online, if it is possible. They can classify their activities in the schedule activities as both essential and urgent and essential or urgent. According they can perform the activities. The women working in private sector banks are having less family support with more than 20 years of experience have get this more than Rs.40,000 salary less support from workplace. They can utilize technological development and adopt new methods for performing their household activities to manage their time efficiently.
- 6. The women employees of private banks in rural areas working as chief managers and single with more than 50 years of age have less satisfaction towards their work and feel less comfortable with the work life balance policies. These banks can list out the work life balance policies and make them to have clarity in the policies. They can conduct training programs to understand them properly by creating healthy and communicative work environments so that their satisfaction towards work will get increased.

- 7. Indian families are a wonderful support system and this inherent support helps individuals tide over emotional and physical strain. However, this wonderful support system, which was so far taken for granted, is gradually disappearing and in its wake are emerging the new set-ups of nuclear, single and dual earner households. These are in need of support and facilities which will help ease the pressure of having a latch-key kid at home from the minds of a working father/mother. The banks and other organisations should establish creches and day boarding facilities for children of the staff.
- 8. Public and private sector employees show significant differences as the average hours worked per week increase to beyond 48 hours per week. Work Life Balance of the public sector takes a sharp dip while this is not so in case of private sector. Public sector shows lower Work Life Balance as hours of work go beyond 48 hours as the reward-performance linkage is not always transparent and longer and harder hours at work might not really translate into promotions and rewards. Public sector as well as private sector banks need to critically examine whether longer hours of work are actually contributing to productivity in the same proportion as there is an increase in the hours worked. In case this is not so, they need to revise their outlook with respect to longer work hours and trim them so that more and better quality can be achieved by working reasonable hours.
- 9. A common sentiment reflected by the staff of public sector banks was that there was little exposure and opportunities for those wanting to put in their best, present in the public sector as compared to the private sector. Experienced and top performing public sector employees gravitate towards the private sector, motivated by the higher salaries, better opportunities and more conducive work environment. While the public sector is great to work for as far as job security is concerned, these

other factors are missing. Thus, the public sector needs to ensure that it is able to improve its working culture to match that of private sector, especially where opportunities, incentives, performance linked rewards are concerned.

- 10. A recurring theme throughout the interview with private sector bank employees was the lack of job security in private sector setting. Private sector banks are not very attractive to the staff in their initial service tenure. A major reason is that most are seeking a secure job, which a public sector set-up can provide. Private banks need to work upon providing better job security, especially in light of the findings that the younger age group in the private sector keep on exploring options of moving to the public sector due to this very reason.
- 11. The findings of the study have brought up the discontent felt by the single (unmarried) employee, who feel they have to do more than their share because the employees with children get to enjoy greater flexibility and are often let off from tougher duties as they have children to take care of. Keeping in mind the requirement of the single employee for a better balance at work, one solution is to offer a cafeteria style benefits plan, where employees can pick and choose from a variety of options. That can provide flexibility and would let people choose what they need. Linking with the above suggestion, it would be best if a bouquet of benefit plans could be designed and the employees helped to make the most relevant choice depending on their gender, family life cycle, type of care giving responsibilities, income and support network.

7.4 CONCLUSION

Women workforce is increasing and their contribution to the banking sectors is also considered to be valuable. It is very necessary for the banking sectors to acknowledge women employees by providing more appropriate work-life balance measures for them. Striking a healthy work-life balance is imperative for all the employees irrespective of the type of bank to which they belong. It is the joint responsibility of the employer and the employees to ensure strong work-life balance that can bring in fruitful results to the banking sectors as well as employees also.

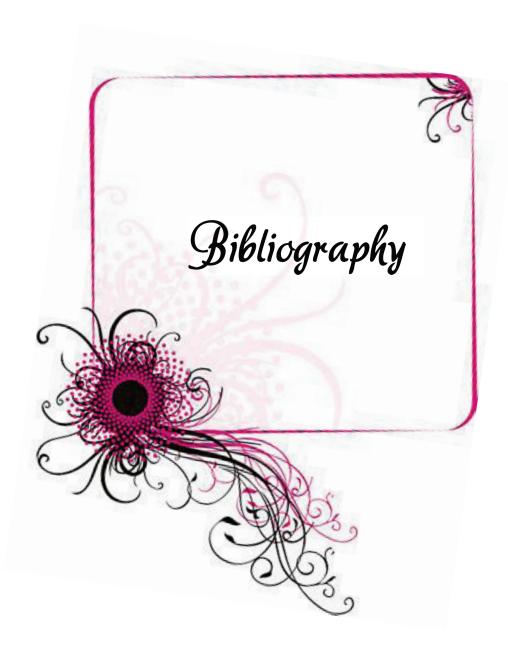
To achieve work life balance, every woman should set the goal and excel both in career and family. Some of the strategies and skills at work such as planning, organizing and setting limits can be used at home and work place for accomplishing a satisfying and fulfilling well balanced life both professionally and personally. Women employee should care the family both physically and financially to satisfy the family needs. Also work for the accomplishment of organizational objectives and individual upliftment to satisfy the career needs. Organisations need to adopt human resource strategies and policies to overcome the issues of the work life balance of women in the current business environment.

It is manifest from the above study that women employees working in public sector banks and private sector banks find it very difficult to balance home life and work life. This is one of the major factors hindering women employees from climbing the organizational ladder despite having the requisite qualification, good communication skill and competency to handle responsibilities associated with higher jobs. The another grouse of women employees is that they lament their inability to take care of educational needs of children thanks to their work pressure and the consequent loss of energy at home to attend to other familial responsibilities. In the same vein

familial responsibilities do not permit the women employees to work to the full potential on work front. Women employees of public sector banks are performing well on job knowledge, interpersonal relationship and loyalty and commitment while women employees of private sector banks are having an edge over their public sector counter parts in parameters like attitude towards work and ambition for career growth. The analysis of family structure reveals that woman employees from nuclear family are suffering more than those from joint family system on account of their inability to advance professionally for want of support system. Similarly women employees from the nuclear family are more disturbed by the fear of transfer and consequent loss of peace of mind. Women professionals from nuclear family are found to be more underperforming than those from joint family. Flexi working hours has benefitted more those from nuclear family. Public sector banks and private sector banks have to take initiative to provide childcare facilities and have to tweak the transfer policy a little to favour married women employees. The leave policy of the bank may be so altered to enable those who save leaves can transfer the excess to the needy employees. All these measures have potential to address the current challenges faced by women employees and thereby enabling them to improve their performance by leaps and bounds.

SCOPE FOR FURTHER RESEARCH

- A study on WLB and Job satisfaction among the working women of banking sector - A comparative study.
- 2. A study on women employees' quality of work life of banking sector in Tirunelveli district.
- A comparative study on the WLB of women and men employees of banking sector in Tirunelveli district.
- 4. A study on strategies for sustaining and enhancing work life balance of women employees of banking sector in Tirunelveli district.
- A study on strategies for bridging work life and personal life of woman employees working in banking sector in Tirunelveli district - A comprehensive approach.



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A COMPARATIVE STUDY ON THE WORK – LIFE BALANCE OF WOMEN EMPLOYEES OF SELECT PRIVATE AND PUBLIC SECTOR BANKS IN TIRUNELVELI DISTRICT

1.	Nature of Bank:					
	a. Public Sector Ban	k	b. Pri	vate Sector B	ank	
2.	Designation:					
3.	Age:					
	a. Below 25	b.25-	35	c.35-45	d.45-55	e. Above 55
4.	Educational Qualific	eation:				
	a. Under Graduate	b. Po	st Gradı	uate	c. Diploma	
5.	Years of Experience	:				
	a. Below 5 Years	b.5 –	10		c.10 - 15	
	d. 15 – 20	e. Ab	ove 20	Years		
6.	Marital Status:					
	a. Unmarried	b. Ma	arried	c. O	others	
7.	Is there any problem	in you	r marria	ge due to you	r occupation?	
	a. Yes	b. No)			
	If Yes, State the pro	blem,				
	a. Ask to resign the j	job	b. Du	e to Transfer		
	c. Due to Distance		d. Do	esn't like the	field	
8.	Husband's occupation	on:				
	a. Private employee		b. Go	vernment em	ployee	
	c. Self-employed		d. Pro	ofessional		
9.	What is your earning	gs per m	nonth?			
	a. Below 15000		b.150	000 - 20000		
	c. 20000 - 25000		d.250	000 and above	;	

10.	Total Family (Monthl	y) inco	me:				
	a. Below 20000		b. 20000 - 300	c. 30000-40000			
	d. 40000 - 50000		e. 50000 and	above			
11.	Nature of family:						
	a. Joint		b. Nuclear				
12.	Size of your family:						
	a. Below 3		b.3-5	c.5-7	d. Above 7		
13	Reasons for working:						
	a. Forced to work		b. Time Passi	ng	c. Self-Improvement		
	d. To Mingle with oth	iers	e. To Avoid I	oneline	ess		
14.	Why do you prefer th	is kind	of job?				
	a. Unemployed b. Job		Security		c. Due to Interest		
	d. Safety	e. Suit	able for women	n	f. Others (specify if any)		
15.	Is there your Children	are W	orking?				
	a. Yes	b. No					
	If Yes, Where they ar	e Work	ing,				
	a. Private employee		b. Governmer	nt emplo	oyee		
	c. Self Employed		d. Professiona	ıl			
	If No, State the reason	1,					
	a. Studying		b. Waiting for	Job			
	c. House Wife		d. Separated				
16.	Do you have more tin	ne to sp	end with your	children	1?		
	a. Yes		b. No				
	If No, State the reason	ı,					
	a. Long Working Hou	ırs	b. Worry of m	ny work			
	c. Due to Distance		d. Tired	e. Others			

17.	How long you spend	d time with your children on a day?
	a.1-2 hrs	b.2-4 hrs
	c. 5-6 hrs	d. More than 6 hrs
18.	Is your children are	affected by your working hours?
	a. Yes	b. No
	If Yes, In What way	?
	a. Studies	b. Affection c. Health Problem
	d. Character	e. All the above
19.	Do you have enough	n time to get ready for the job?
	a. Yes	b. No
	If No, State the reas	on,
	a. Help to children	b. Help to hubby
	c. Preparing food	d. Current Problem e. Others
20.	Does your husband	help you in the busy hours?
	a. Yes	b.No
	If Yes, In What way	<i>,</i>
	a. Preparing food	b. Take care of the children c. Other Household Works
	If No, How do you f	Feel about your husband?
	a)	b
21.	If you are coming la	te means how is your husband's reaction?
	a. Take it easy	b. Angry with me c. Scold me
	d. He doesn't speak	with me e. Beat me
	f. Ask to resign the j	ob
22.	What is the reaction	of your elders while you coming late?
	a. Advise me	b. Angry with me c. Scold me
	d. Ask to resign the	job e. Complaint to my Parents
23.	Is your Salary enoug	gh to your family?
	a. Yes	b. No

24.	Contribution of your	earnings in your famil	y?
	a. Major Part	b. Minimum Part	
	c. Equal Part	d. Full Savings	
25.	Are you Satisfied wi	th your pay package?	
	a. Highly Satisfied	b. Satisfied	c. Neutral
	d. Dis-Satisfied	e. Highly dis-satisfie	d
26.	Have you faced any	Health problem due to	work?
	a. Head ache	b. More Tired	c. Irregular Periods
	d. Feel Lazy	e. Tedious	f. Back Pain
27.	Do you face any Me	ntal problem?	
	a. Tension	b. Less Concentration	n c. Forgot
	d. Get more angry	e. Feel more nervous	
28.	Have you show the	work pressure to your f	amily members?
	a. Yes	b. No	
	If Yes, State the reas	son,	
	a. Get more angry	b. Speak less	c. Self Punishment
29.	Do you share your J	ob problems with your	family members?
	a. Yes	b. No	
	If No, State the reason	on,	
	a. Feel fear	b. Don't like to tensi	on others
	c. Ask to resign the j	ob	

30. **Support from Officers:** Rate the given variables at five point scale.

(Mention status on the given statements marking Highly Agree, Agree, Moderate, Disagree, Highly Disagree)

S.No	Officers Support	HA	A	M	DA	HAD
30.1	He/She is always helping minded					
30.2	He/She extends his support at the critical time of work					
30.3	He/She understands my problem					
30.4	He/She is a participative type					
30.5	He/She provides a flexible schedule for me					
30.6	He/She is highly generous					

31. **Support from Co-workers:**

Rate the given variables at five point scale. (Mention status on the given statements marking Highly Agree, Agree, Moderate, Disagree, Highly Disagree)

S.No	Co-workers Support	HA	A	M	DA	HAD
31.1	Co-workers are highly adjustable					
31.2	Co-workers are highly supportive					
31.3	Co-workers share my responsibilities					
31.4	Team spirit among the co-workers					
31.5	Co-workers are taking risks on behalf of me					
31.6	Co-workers are always sharing their work and life experiences					

32. **Positive Parenting:** Rate the given variables at five point scale. (Mention status on the given statements marking Highly Agree, Agree, Moderate, Disagree, Highly Disagree)

S.No	Positive Parenting	HA	A	M	DA	HAD
32.1	Very often I laugh together with my children					
32.2	Always listen to my children's ideas and opinions					
32.3	Eat together as a family					
32.4	Make sure my children know they are appreciated					
32.5	Know where my children are					

33. **Parental Satisfaction:** Rate the given variables at five point scale. (Mention status on the given statements marking Highly Agree, Agree, Moderate, Disagree, Highly Disagree)

S.No	Parental Satisfaction	HA	A	M	DA	HAD
33.1	Parenting role					
33.2	Children's behavior					
33.3	Relationship with children					
33.4	Achievements of the children					
33.5	Ability to control the children					
33.6	Inter relationship between the children					

34. **Spouse Support:** Rate the given variables at five point scale. (Mention status on the given statements marking Highly Agree, Agree, Moderate, Disagree, Highly Disagree)

S.No	Spouse Support	HA	A	M	DA	HAD
34.1	Spouse support in child-care activities					
34.2	Spouse taking care of house hold chores					
34.3	Spouse providing financial support					
34.4	Spouse having a sense of humour					
34.5	Spouse being supportive to my career development					
34.6	Spouse always interacting with me					

35. **Domestic Support:** Rate the given variables at five point scale. (Mention status on the given statements marking Highly Agree, Agree, Moderate, Disagree, Highly Disagree)

S.No	Domestic Support	HA	A	M	DA	HAD
35.1	My family members take care of my children					
35.2	I have enough support from my family members					
35.3	Family members help me during financial crisis					
35.4	Emotional support is given by my relatives and friends					

36. **Role Overload:** Rate the given variables at five point scale. (Mention status on the given statements marking Highly Agree, Agree, Moderate, Disagree, Highly Disagree)

S.No	Role Overload	HA	A	M	DA	HAD
36.1	My work load is heavy					
36.2	I have no sufficient assistance to complete my assignment					
36.3	I feel over-burdened in my role					
36.4	Much expectations rest on me					
36.5	My job assignments are very much taxing					
36.6	Too many supervisory hours are imposed on me					

37. **Job Satisfaction:** Rate the given variables at five point scale. (Mention status on the given statements marking Highly Agree, Agree, Moderate, Disagree, Highly Disagree)

S.No	Job Satisfaction	HA	A	M	DA	HAD
37.1	Nature of work					
37.2	Organisational supervisor					
37.3	Relationship with co-workers					
37.4	Pay					
37.5	Fringe benefits					
37.6	Scope for promotion or advancement					
37.7	Job situation					
37.8	Work load					
37.9	Job Security					
37.10	Training and development					
37.11	Sorts of things they do					
37.12	Ability to meet career goals					

38. **Job Stress:** Rate the given variables at five point scale. (Mention status on the given statements marking Highly Agree, Agree, Moderate, Disagree, Highly Disagree)

S.No	Job Stress	HA	A	M	DA	HAD
38.1	Work load					
38.2	Complexity of work					
38.3	Poor leadership					
38.4	Poor working conditions					
38.5	Low Pay					
38.6	Monotony of work					
38.7	Poor career prospects					
38.8	Work posture					
38.9	Discrimination					
38.10	Low social support					

S.No	Job Stress	HA	A	M	DA	HAD
38.11	Job insecurity					
38.12	Too much responsibility					
38.13	Low participation in decision making					
38.14	Less liberties					
38.15	Conflicting demands					
38.16	Unstandardised pay structure					
38.17	Absence of human orientation					
38.18	Flexible labour contract					