

## Banking Sector Employees' Morale

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### Abstract

*Banking sector has witnessed policy amendments due to globalization and liberalization, increased competition from more private and multinational banks and new technologies, especially extensive use of computers. This in turn, has meddled with the work patterns of bank employees by way of scheduled time periods for target completion, tremendous work pressures, high demand for performance, threats from competitors, etc., casting a shadow on the banking sector employees' morale. Employee morale represents the attitudes of the individuals in an organization towards their work environment, towards voluntary cooperation to their full capabilities and towards fulfillment of the organizational goals. Resultant low morale from the aforesaid reasons may be fatal to the organization as human relations tend to deteriorate, there is absenteeism, labour turnover, grievances, antagonism towards leadership and ultimately work suffers quantitatively and qualitatively. This study attempts an objective view of employee morale and comparison across three sectors of banks along with a gender-based comparison on the basis of employee morale. Findings would be insightful as to the level of employee morale across above stated parameters and would act as secondary data for further research hopefully towards policies aimed at attaining better level of employee morale and therefore more efficient bank workforce.*

**Keywords:** *Employee morale, banking sector, Index of Job Satisfaction, Index of Career Growth.*

### Introduction

The banking sector has grown from a few institutions primarily involved in deposit acceptance and trade finance into a complex multi-player markets where large number of commercial banks, financial institutions and specialized banks are operating with various products and activities. The banking has become a complex activity within the financial market linked directly and indirectly with an

over-all national growth and its impact as an integral part of regional segment of a global banking environment.

Almost every bank and financial institution is involved in various functions in a day's job and thus requires a highly effective team and appropriate manpower to run the show. Corporate goals are translated into viable realities and profits only with human element

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that play their due role in achieving the desired results. Thus even the high automation would require proper man behind the machine to make things happen. Top managements in progressive banks have realized this idea. With liberalization of activities within the banking sector, for example, more emphasis on consumer and house finance and personal loans, etc. banking has turned itself into a more market-based business where banks have expanded their reach more to customers' door steps in a big way making banking more practical. This has further highlighted the need for proper deployment of manpower to run banks efficiently.

For many years, banks like other institutions have been handling HRM's sensitive activity through respective personnel departments. This means human resources were managed like other physical assets. But, success stories of large banking companies have been evident of the fact that HRM is quite different from management of physical assets. Human brain has its own peculiar chemistry. Its strong sensory and decision-making capacity has to be greatly emphasized by the employers. The work force constituting all levels of employees is constantly thinking in many dimensions. On the one hand it is the assigned duty and task they are to perform and for which they are paid by their employer, on the other they think of their long run goals and objectives. By no means, their brains can be controlled to think beyond the current situation of employment. Managing this educated, skillful and trustworthy work force is not easy job (Imran Samad, 2004). Employee morale here acquires the center stage; it's an indicator of attitudes of employees towards their jobs, superiors and environment. It is a group phenomenon consisting of pattern of attitudes of members of the group. It refers to the spirit of the

organization.

## 2. REVIEW OF LITERATURE

Gordon Allport (1944), the famous psychologist, provides a basic understanding of morale. He recognizes that, "Morale like health and sanity has to do with the background condition in living. It is found on the fringe rather than in the focus of consciousness. It has to do with the individual effort in a group endeavour. Spriegel and Lansburgh (1957), say that morale is depressed by:

- Fine division of authority and responsibility.
- Too many supervisors.
- An improper selection of personnel for new expanded duties.
- Too much reliance on organizational charts.

Flippo (1961) has described morale "as a mental condition or attitude of individuals and groups which determines their willingness to co-operate. Good morale is evidenced by employer enthusiasm, voluntary conformance with regulations and orders, and a willingness to co-operate with others in the accomplishment of an organization's objectives. Poor morale is evidenced by surliness, insubordination, a feeling of discouragement and dislike of the job, company and associates'. Roach (1958) reaffirms the concept of workers' perception towards the satisfactory or unsatisfactory nature of existing factors. He listed 12 factors which influence the level of morale. The more favourable they were perceived the higher was the morale. Applewhite (1965) reduces the number of factors to 5. He states that the components of morale are: the image of the company in the employee's mind, the general

quality of supervision received by the employee, the financial rewards or the material satisfaction granted to the workers and the friendliness of fellow employees and their ability to work together without friction and; the level of intrinsic job satisfaction. According to Yodder (1972), "Morale is a feeling, somewhat related to esprit the corps, enthusiasm or zeal." As per D.F. Mc. Farland (1978) various factors can have a bearing on morale, some of the important ones are:

- The attitudes of the executives and managers towards their subordinates.
- Working conditions, including pay hours of work and safety rules.
- Effective leadership and an intelligent distribution of authority and responsibility on the organization.
- The design of the organization's structure which facilitates the flow of work, and
- The size of the organization.

According to Mc. Farland, "high morale exists when employer attitudes are favourable to the total situation of a group and to the attainment of its objectives. Low morale exists when attitudes inhibit the willingness and ability of an organization to attain its objectives."

### **3. NEED AND SCOPE OF THE STUDY**

Employee morale represents the attitudes of the individuals and groups in an organization towards their work environment, towards voluntary cooperation to the full extent of their capabilities and for the fulfillment of the organizational goals. Low morale indicates the presence of mental unrest and exists when doubt and suspicion are common and when individuals are depressed and discouraged i.e. there is a lot of mental tension. This not only hampers production but also leads to

dissatisfaction of the employees. Low morale may be fatal to the organization, as human relations tend to deteriorate; organization suffers ultimately because quantity and quality of production both suffer. Thus it is pertinent to study employee morale to avoid absenteeism, labour turnover, complaints and grievances, frustration and friction among workers, antagonism towards leadership of organization and to avoid lack of discipline.

During the past decade, the banking sector has undergone rapid and striking changes. The sector, in question, has witnessed policy amendments due to globalization and liberalization, increased competition due to the entrance of more private and multinational banks, introduction of new technologies, especially extensive use of computers, etc. All of this, in turn, has meddled with the work patterns of the bank employees and has made it inevitable to downsize the work force in the sector. These changes certainly cast an influence on the employees' morale in the banking sector. Besides, there are other key factors (ASSOCHAM; 2005) for heavy stress in banks that include scheduled time period for completion of targets & projects, overloaded work pressures throughout the year, high demand for performance, working conditions, lack of staff, threats from competitors, recovery of loans from companies and individuals, etc. that further shadow employees' morale. The advent of technological revolution in all walks of life coupled with globalization and privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. The implications of the above said transformations have affected the social, economic and psychological domains of the bank employees and their relations. Evidence from existing literature states that more than

60% of the bank employees have one or other problem directly or indirectly related to these drastic changes. All the factors discussed above are prospective attributes influencing employees' morale.

Despite a lot of studies having been conducted on the psychosocial aspect of the new policy regime in many sectors, there are only few studies, as far as the banking sector is concerned, while the same sector has been drastically influenced by the new policies (Kumar M. Dileep, 2006). This sector provides an enormous scope for an explicit analysis of employee morale. It also provides the divergence for the study across three sectors of banks along with aiding in a gender-based comparison of bank executives on the basis of the selected variable. Review of literature reveals that previous studies attempt only a partial understanding in the sphere of employee morale. Most of our knowledge about it is derived from our day-to-day experiences and hearsay rather than a comparative, systematic scientific analysis. This study therefore, attempts an objective view of employee morale in context of the banking sector. This study, in fact, is indispensable for the banking sector as banks could reap benefits from the study's findings and eradicate detrimental human resource policies and could further incorporate policies leading to better level of employee morale thereby leading to more productive and efficient bank workforce. Findings from this study would also act as a secondary data for further research.

Executives in the Indian banking sector constitute the scope of the study, within that it is limited to the scheduled commercial banks in Punjab including Chandigarh. (Scheduled commercial banks constitute those banks which have been included in the Second

Schedule of Reserve Bank of India (RBI) Act, 1934.)

#### **4.1 OBJECTIVES AND RESEARCH METHODOLOGY**

The objectives of the study are:

1. To know the level of employee morale in three varied banks.
2. To undertake a comparative analysis of the three banks on the basis of employee morale.
3. To compare male and female executives in the three banks on the basis of employee morale.

As Hyman (1960) states that "though descriptive studies prove inadequate in establishing casual relationship between two variables, its heterogeneity allows greater generality, whereas in an experimental situation, accuracy is achieved at the cost of generality.

After deciding on the nature of the research design, which was to be of a statistical nature, it was necessary to choose a sample group from which the data was to be collected.

#### **4.2 SAMPLING DESIGN**

The aim of this research was to present an exploratory study of the different levels of employee morale prevalent in Indian banking sector. The sample, thus, had to include banks that differed from one another on some basis that was known to affect employee morale with a degree of reliability. This was important in order to have an access to presumably divergent employee morale levels.

Out of the various factors affecting employee morale the most significant is work conditions that further depend on nature of ownership.

Indian scheduled commercial banks can be bifurcated on the basis of ownership and performance into Public Sector Banks (27 in number), Private Sector Banks (30 in number) and Foreign Banks (40 in number). Further to bring out a sample of reasonable size, the most profitable bank out of each category of these banks can be chosen, which as per Business Standard, 21 August, 2008 happens to be:

State Bank of India out of the Public Sector Banks

ICICI Bank out of the Private Sector Banks

Citibank out of the Foreign Banks

### 4.3 CHOOSING THE REPRESENTATIVE SAMPLING GROUP

Besides restricting our study to banking sector executives in Punjab including Chandigarh and choosing a sample of three banks, it was further necessary to choose a small group of employees from each bank from which representative data for that particular bank could be collected. In order to do that disproportionate stratified random sampling technique would be used due to disparity in the number of branches and executives in the three banks. State Bank of India being a public sector bank has the largest number of branches and executives followed by ICICI Bank which is a private sector bank. With the least number of branches and executives comes Citibank (Foreign Bank) due to its

relative late establishment in India.

Therefore, sample size would approximately be four hundred executives.

### 4.4 DATA COLLECTION TECHNIQUE AND SELECTION OF TOOL

The study is chiefly based on primary data. This study demanded the measurement of both attitudes and perceptions of executives. Employee morale in a bank would be a measurement of the state of well being felt by the employees and would be reflected in the employees' own perception about themselves.

Once the data on the executives' perceptions and attitudes was collected, it was then to be comparatively analyzed, as also treated methodically so as to attain the objectives of the study.

The next logical step was selection of the instrument to measure the variable of our study namely employee morale.

Considering merits and demerits of various instruments, standardized questionnaires cum scales turned out to be the most viable method due to the following advantages:

- It is impersonal, and therefore, people do not hesitate to fill in what they actually feel.
- It is easier to classify and tabulate so that results can be co-related meaningfully.
- It is standardized and so it eliminates bias

**Table 1: Representative Sample Group**

	Citibank	ICICI Bank	State Bank of India
No. of Branches (in Punjab including Chandigarh)	3	21	269
No. of Executives	55	450	5728
Sample Size	55	150	200

to a great extent.

After review of few studies, it was observed that Dr. A.K. Srivastava's and Brayfield and Roath's (1957) questionnaire-cum-scale was the one used for measuring employee morale. For our study, Dr. A.K. Srivastava et al's (1957) standardized questionnaires-cum-scale was the one chosen for measuring employee morale.

Questionnaire in some cases also served as a basis of interview schedule when the need be. This further gave insight into perceptions and attitudes of executives and helped in confirming the validity of our results.

The questionnaire was divided into two parts; Part A and Part B. Part A consisted of demographic details such as name of the organization, experience, designation, age, sex, marital status and qualification of the respondent. This was done to form a basis of analysis at a later stage. Part B consisted of questions, twenty in number, which revealed the respondent employee's attitude towards morale. After a survey of literature a final identification of elements was carried out for the variable of employee morale. The following indices of morale were yielded:

**Index of Job Satisfaction:** Job satisfaction refers to the feelings and emotional aspects that the individual experiences towards his job as different from intellectual or rational aspects.

**Index of Organizational Image:** This measures whether an employee's opinion about his organization is one of pride or disgust, or whether his feelings are ambivalent.

**Index of Satisfaction with Superiors:** This index measures whether the leadership satisfies the common desires of the men over whom it is exercised

**Index of Career Growth:** This is a measure of the strength of an employee's expectancy of a rewarding future in the organization in the course of his performance being in lines with the goals of the organization.

**Index of Satisfaction of Emotional and Physical Needs:** This index measures the degree to which the emotional and physical needs of the employees are satisfied.

Out of these, the Job Satisfaction Index was based on the index of Brayfield and Rothe. The questions on the other indices were based on the questionnaire framed by Srivastava et al, for a survey of the morale of employees.

The Likert Scoring System consisting of five categories of strongly agree (SA), agree (A), undecided (U), disagree (DA) and strongly disagree (SD) was applied to each item in Part B of the questionnaire measuring employee morale.

The Likert Scoring System weights were assigned as:

5 for strongly agree (SA), 4 for agree (A), 3 for undecided (U), 2 for disagree (D) and 1 for strongly disagree (SD). If all the items were rated positively, a low score would result indicating higher employee morale.

The above stated scoring system would form a basis of study of employee morale in different banks. The employee morale score for each bank was finalized by adding the employee morale scores of all employees of a particular bank and dividing that by the number of employees in that bank. For the average score of a particular category, the individual scores of all respondents in that category were added and then divided by the number of respondents in that category.

## 5. ANALYSES AND INTERPRETATION

After scoring the responses to the questions on

Table 2: Employee Morale Level

N	200		150		50		400	
	SBI	Std. D SBI	ICICI	Std. D ICICI	Citi	Std. D Citi	Tot Smpl	Std. D Tot Smpl
IJS	2.51	0.62	2.86	0.66	2.58	0.85	2.65	0.69
IOI	2.45	0.78	2.26	0.49	2.34	0.61	2.36	0.67
ISS	2.67	0.66	3.04	0.77	2.82	1.15	2.83	0.79
ICG	2.572	0.81	2.42	0.58	2.567	0.8	2.51	0.74
EPN	3	0.83	2.79	0.66	3.02	0.86	2.92	0.78
Emorale	2.66	0.49	2.69	0.45	2.685	0.69	2.68	0.5

Table 3: Comparison of the Three Banks on the Basis of Employee Morale

N	200		150		50					
	SBI	Std. D SBI	ICICI	Std. D ICICI	Citi	Std. D Citi	ANOVA	T-Tst S B I C	T-Tst I C C T	T-Tst S B C T
IJS	2.51	0.62	2.86	0.66	2.58	0.85	0	0	0.016	0.549
IOI	2.45	0.78	2.26	0.49	2.34	0.61	0.034	0.011	0.388	0.344
ISS	2.67	0.66	3.04	0.77	2.82	1.15	0	0	0.124	0.236
ICG	2.572	0.81	2.42	0.58	2.567	0.8	0.123	0.046	0.152	0.969
EPN	3	0.83	2.79	0.66	3.02	0.86	0.024	0.009	0.045	0.886
Emorale	2.66	0.49	2.69	0.45	2.685	0.69	0.863	0.577	0.953	0.781

stated basis an analysis was done with the aid of trained data operators. Further suitable statistical tools namely mean, standard deviation, ANOVA and t-test were used as per the relevance of the data so as to attain the objectives of the study. Based on the standardized questionnaire cum scale used for measuring and evaluating employee morale higher the score lower the employee morale.

**5.1 Level of employee morale across three categories of banks, namely public sector, private sector and foreign bank, in the banking sector.**

Employee Morale (negative) is below yet close to the median 3 therefore, is moderate for SBI, ICICI and Citibank, highest contributor being EPN, ISS and EPN while lowest being IOI, IOI

and IOI for the three banks respectively. Employee Morale (negative) is below yet close to the median 3 therefore, is moderate for the total sample, highest contributor being EPN while lowest being IOI.

It was observed here that there prevails a moderate level of employee morale across the banking sector i.e. neither too low nor too high thereby exhibiting a scope for improvisation. The predominant index causing low employee morale is EPN i.e. non satisfaction of emotional and physical needs of bank employees is chiefly responsible for low employee morale while IOI, i.e. index of organizational image, is the index least causing low employee morale which in turn could be because of a generally positive image borne by employees about their banks or could be due to bank employees

**Table 4: Gender Based Comparison in the Total Sample on the Basis of Employee Morale**

N	311		89		
	Total M	Std. D M	Total F	Std. D F	T-Test Sex
IJS	2.66	0.71	2.62	0.58	0.688
IOI	2.38	0.67	2.29	0.65	0.252
ISS	2.82	0.79	2.86	0.81	0.641
ICG	2.5	0.74	2.57	0.71	0.44
EPN	2.9	0.78	3.01	0.78	0.248
Emorale	2.67	0.51	2.69	0.47	0.727

**Table 5: Gender Based Comparison in SBI on the Basis of Employee Morale**

N	155		45		
	SBI M	Std D M	SBI F	Std D F	T-Test Sex
IJS	2.53	0.64	2.46	0.54	0.54
IOI	2.46	0.79	2.4	0.77	0.644
ISS	2.69	0.65	2.58	0.68	0.323
ICG	2.59	0.82	2.53	0.78	0.669
EPN	3.01	0.85	2.97	0.79	0.77
Emorale	2.68	0.51	2.61	0.42	0.424

**Table 6: Gender Based Comparison in ICICI on the Basis of Employee Morale**

N	122		28		
	ICICI M	Std. D M	ICICI F	Std. D F	T-Test Sex
IJS	2.89	0.65	2.74	0.73	0.299
IOI	2.28	0.5	2.18	0.41	0.319
ISS	3.1	0.77	2.78	0.72	0.047
ICG	2.42	0.55	2.38	0.72	0.728
EPN	3.76	0.61	2.9	0.85	0.307
Emorale	2.71	0.42	2.62	0.57	0.372

**Table 7: Gender Based Comparison in Citibank on the Basis of Employee Morale**

N	34		16		
	Citi M	Std. D M	Citi F	Std. D F	T-Test Sex
IJS	2.43	1	2.88	0.13	0.085
IOI	2.4	0.62	2.19	0.57	0.241
ISS	2.36	1.06	3.78	0.6	0
ICG	2.36	0.91	3	0	0.007
EPN	2.89	0.94	3.3	0.58	0.113
Emorale	2.52	0.78	3.04	0.13	0.01



indifference to the organizational image altogether.

### **5.2 Comparative analysis of the three banks on the basis of employee morale**

ANOVA shows significant difference between the three banks on the basis of IJS, IOI, ISS and EPN while insignificant difference is shown by ANOVA between the three banks on the basis of ICG and total employee morale, therefore omitting the need for further t-test. Of the three banks index of job satisfaction and index of satisfaction with superiors is the highest for SBI (public sector bank) executives while, index of organizational image and index of satisfaction of emotional and physical needs is the highest for ICICI (private sector bank) executives.

Lowest level job satisfaction and satisfaction with superiors is that of ICICI executives. SBI executives bear the lowest organizational image while Citibank executives have the lowest level of satisfaction of emotional and physical needs.

### **5.3 Gender based comparison of executives in the three banks on the basis of employee morale.**

#### **Total sample**

In the total sample three (out of five) indices of employee morale namely, ISS, ICG and EPN are higher for males than females. IJS and IOI are the only employee morale indices that are higher for females than males. Total employee morale is higher for males as compared to females in the total sample.

#### **SBI**

In SBI all indices of employee morale namely, IJS, IOI, ISS, ICG and EPN are higher for females than males. Total employee morale is higher

for females as compared to males in SBI.

#### **ICICI**

In ICICI four (out of five) indices of employee morale namely, IJS, IOI, ISS and ICG are higher for females than males. EPN is the only employee morale index that is higher for males than females. Total employee morale is higher for females as compared to males in ICICI.

#### **Citibank**

In Citibank four (out of five) indices of employee morale namely IJS, ISS, ICG and EPN are higher for males than females. IOI is the only employee morale index that is higher for females than males. Total employee morale is higher for males as compared to females in Citibank.

## **6. CONCLUSIONS**

6.1 Employee Morale (negative) is below yet close to the median 3 therefore, is moderate for SBI, ICICI and Citibank, highest contributor being EPN, ISS and EPN while lowest being IOI, IOI and IOI for the three banks respectively. Employee Morale (negative) is below yet close to the median 3 therefore, is moderate for the total sample, highest contributor being EPN while lowest being IOI.

6.2 On the basis of Employee Morale there is insignificant difference between the three banks.

6.3 Total employee morale is higher for females as compared to males in SBI and ICICI while, Total employee morale is higher for males as compared to females in Citibank and the total sample.

## **7. IMPLICATIONS OF THE STUDY**

A number of researchers have linked high morale with high productivity thus; one of the

major implications of this work is the possibility of increasing levels of productivity by improving the levels of employee morale.

The general level of employee morale in this study ranges towards the median therefore, there lies great deal of potential of raising it further so as to have higher levels of Job Satisfaction, better Organizational Image, greater Satisfaction with Superiors, better Career Growth and greater fulfillment of Emotional and Physical Needs.

This study has made interesting revelations about the highest contributor towards low employee morale being Emotional and Physical Needs index.

This study therefore, is useful in making a survey of the nature of prevalent employee morale in the present banking sector. Besides, it is insightful into what increases and decreases this variable.

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