

**THE EFFECT OF LOCUS OF CONTROL ON JOB SATISFACTION AMONG THE SENIOR LEVEL BANK EXECUTIVES**

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**ABSTRACT**

*Research under Management has shown that internal/external locus of control impacts work satisfaction. The current research seeks to investigate a third factor, the balanced locus of control along with the internal and external locus of control and its relationship to work satisfaction among public sector bank executives. The research is conducted on the senior level executives of the bank i.e. the retired General Managers. The research will be very beneficial to the organisations in understanding and knowing how the internal, external and balanced locus of control factors affect work or job satisfaction. The objectives of the study are: to examine the type of locus of control possessed by the senior level bank executives. In addition, it was also sought to investigate the effect of these factors on the level of their job satisfaction. The survey was conducted on the retired General Managers (N=120) drawing a sample of 53 (44% of the Population). Rotter's I-E scale was used to identify Internals and Levenson's scale was used to identify externals (powerful others luck and chance). Minnesota satisfaction scale was used to assess the job satisfaction. ANOVA and The Tukey HSD ("honestly significant difference" or "honest significant difference") test are used as statistical tools. The output of the study indicates that i) There is positive correlation between internal locus of control and balanced locus of control and Job satisfaction. ii) There is no correlation between external locus of control and job satisfaction. iii) There is negative correlation between external (powerful others) and chance/luck and job satisfaction. The results would be very useful for the aspirants of promotion and they would know where to look at for achieving success in their careers.*

*Key words: Locus of control (LOC), Balanced Locus of control, Job satisfaction, ANOVA, Tukey HSD etc.*

**INTRODUCTION**

Work performance in every organization is determined by employee job satisfaction. A happy individual may do more at home and at work than a dissatisfied person. Job satisfaction is the result of various attitudes possessed by an employee towards his/her job. Satisfaction and engagement were critical problems with employees. In general, high attrition and absenteeism are two important factors that would have an impact on the performance of an organization.

However, a few practices (especially in banking sector) focus on job satisfaction, may be because of enormous opportunity that is available to them is not recognized. Studies have shown that employees who are most involved, those who are creative, who are faithful to their employers are happy with their employment. Research also has shown that there is a close correlation between employee satisfaction and customer satisfaction. Employee satisfaction relates to the general mood of an individual in relation to his or her job (Saari et.al (2004) (Bullock 1952). Employee job satisfaction is a measurement how happy the workers are in their job and working environment. An individual who is highly satisfied with his or work has a good outlook. At the same time an unhappy individual has a depressive attitude.

Job satisfaction or employee satisfaction is one of the most widely discussed and studied dimensions of employees' work lives, with research dating back to the dawn of the twentieth century. In this study the researcher has used the three descriptions i.e Career, work, and job satisfaction to give the same meaning for the limited purpose of the study as the intention of the study is to arrive at the relationship between satisfaction and the Locus of control. It is also observed from the research findings that all three terminologies aim at the core of person's satisfaction in his work life. In personality psychology, Locus of control is a concept defined as a person's belief regarding factors that influence the events of life. In other words Locus of Control is an individual's belief system regarding the causes of his or her experiments and the factors to which that person attributes success or failure. People's "loci, plural of "locus", (Latin for "place" or "location") is conceptualized as either internal, those people who believe they can control their life, or external, meaning they believe their decisions and life are controlled by environmental factor which they cannot influence or that chance or fate controls their lives.

"A Locus of Control orientation is a belief about whether the outcomes of our actions are contingent on what we do (internal control orientation) or on events outside our personal control (external control orientation )" Philip Zimbardo (1985). The more we have learned to expect connections between our actions and outcomes, the more internal we are; the less we expect such links, the more external we are. If we are more Internal we tend to view ourselves as able to influence the course of our lives; if we are more external, we tend to view our lives as governed by forces beyond our control. There are a number of studies on how our Locus of Control influences various aspects of our lives, like academic achievements, Business Success, achievement in sports, health and other areas of our lives. The belief of locus of control is related to what reinforcements have happened throughout individuals' lives, namely the results, prizes, their success or failures, refer to.

Locus of Control has its origin in the influential social learning theory of Julian Rotter, one of the true giants of American Psychology (Stephen Nowicki (2016). Social Learning theory (Rotter;1954,1955,1960) provides the general theoretical background for this conception of the nature and effects of reinforcement. In social learning theory, reinforcement acts to strengthen an *expectancy* that a particular behavior or event will be followed by that reinforcement in the

future. Once an expectancy for such a behavior-reinforcement sequence is built up the failure of the reinforcement to occur will reduce or extinguish the expectancy. In 1954, Julien Rotter suggested that our behavior was controlled by rewards and punishments and that it was these consequences for our actions that determined our beliefs about underlying causes of these actions. Our beliefs about what causes our actions then influence our behaviours and attitudes.

Rotter believed through interactions with others, we come to envision and value certain goals and to anticipate reaching them. Here, “anticipate” is another way of saying we learn to predict our chances of obtaining rewards or punishments if we behave in a certain fashion. We are driven to meet certain needs, such as recognition and status, physical comfort, and love and affection, and consequently, to learn the actions that increase our chances of meeting our needs. In contrast to psycho-analytic views of battling entities like the id, ego, and superego within us that often ignored outside influences, Rotter emphasized the unity of our personality, our basic humanity, and the importance of our social experiences.

### **Locus of control consists of two components:**

#### **a. Internal Locus of control:**

Individuals assign the cause or control of events to aspects within their selves, hence believing that they determine their own destiny. Julian B Rotter (1954) says that people with an internal locus of control are more likely to be attentive to opportunities in the environment to improve the attainment of their goals, engage in actions to improve their environment, pave a greater emphasis on striving for achievement and be more inclined to develop their own skills. In addition, McIntyre et al (2009) finds internal locus of control to be positively correlated to the effectance motive, which leads to psychological ownership. This implies that individuals with strong internal locus of control would be more likely to experience ‘effectance’ and thereby reach higher levels of psychological ownership. An internal locus of control is composed of dependent events mostly related to one’s permanent characteristics.

#### **b. External Locus of Control:**

Individuals believe that they cannot control the environment, but that powerful others, luck or destiny, determine the outcomes around them (McIntyre Srivastava & fuller, 2009). If you have a very external locus of control you think that a deity or deities, fate, karma, randomness or some other power determines what’s going to happen. External individuals may be easy going, relaxed and lead a pleasant life (Hans, 2000. Hattle, Marsh, Nell & Richards, 1997. Levenson (1972) used the concept of locus of control to develop Loco Inventory (locus of control in organization inventory). Levenson(1972) distinguished between two types of external locus of control : **Significant others** and **Chance or Luck**. It is also important to note that Locus of Control is a continuum. No one has a 100 per cent external or internal locus of control. Instead, most people lie somewhere on the continuum between two extremes. Research has

suggested that men tend to have a higher locus of control than women and that Locus of control tends to become more internal as people grow older. However due to non-availability of samples in the category of women, the author has not been able to test the validity of this statement. Typically Internal control increases with the age (Penk,1969). Young children are relatively helpless and can effect little control over their own lives. However, as they become older, locus of control is increasingly internalized. It is not age alone that increases strength of their internal beliefs, but accompanying growth in the capacity to care for themselves, independence and real ability to influence their surroundings. The work of Crandall, Katkovsky and Cranall (1965) on academic achievement provides evidence consistent with this general role of age. Experts have found that in general, people with an internal control tend to be better off. In some situations, an external locus of control can actually a good thing particularly if a person's level of competence in a particular area is not very strong.

### **The third component: Balanced (Internal) Locus of control**

Locus of control is a continuous scale wherein at the one end are those who attribute their success or failure to the forces over which they have control (internal) and at the other end there are those who believe that the success or failure is because of the forces over which they have no control (external). Studies have shown that Locus of control is a continuum and there is no one with a perfect internal locus nor there is a purely an External locus. People fall somewhere in the line exposing their affinity of locus that they possess. The present study tries to capture this position of balance in the Locus of control continuum along with an understanding of both the extremes and studying its relationship with the career satisfaction. It is also important to remember that internal locus of control is not always equals "good" and external Locus of control does not always equals "bad".

### **REVIEW OF LITERATURE**

Literature survey is that part of the research process which helps to know the work already done in the chosen field. It also helps in developing a theoretical framework for the intended research. There have been a number of research studies where Locus of Control is studied in relation to various aspects of human behavior like leadership, stress, academic performance, education, burnout, gender related locus of control and various other issues.

According to Lynch, Hurford and Cole (2002) the two generalized dispositions (internal and external locus of control) are formed through childhood. They are influenced by the learning experience and by abilities' assessment from the family. The parental behavior as giving warmth and concerned about other family members determines the internal locus of control. According to Lynch et al. (2002), children cultivate internal locus of control because the father encourages their independence. In addition, they found that the parents over protection led to the high level of the external locus of control. Attribution of success or failure in the work place to locus of control was studied by Kapoor, Ansari, & Shukla, 1986; which revealed that internals have better

social skills and better interpersonal relationships with colleagues and supervisors than externals and that influences the way they attribute success or failure in workplace. The goal setting, pursuance of goal and career was studied by Erez & Judge, 2001; Hollenbeck, Williams & Klein, 1989 who concluded that internals were more likely than externals to set a goal, to pursue it and to have career success. Research on the relationship between self-esteem and locus of control has shown that the two constructs are significantly related, with a tendency for high self-esteem to be strongly linked to an internal locus of control, an individual's perception that he or she can determine his or her own choices in life. Taisir M Abdulla, (1989). Relation of self-esteem, locus of control, neuroticism and generalized self-efficacy to job satisfaction was studied by Judge et al (1997). The study tends to support the hypothesis that self-esteem, generalized self-efficacy, locus of control and neuroticism are independently significantly correlated with job satisfaction. John Salazar, Suzan Hubbard & Leta Salazar found that internal/external locus of control impacts job satisfaction. Leone & Burns (2000) says that Locus of control is a construct that measures the degree to which individuals believe they are responsible for the consequences of their behavior. There is a proven study establishing a positive correlation between belief in personal control over academic rewards and academic achievement (Coleman, Campbell, Hobson, MC Portland, Mood, Weinfield & York, 1966).

The work emphasizes the crucial role of locus of control beliefs in understanding the academic achievement in children. Halloran, Doumas, John, & Margolin (1999) found that individuals expressing a more internal locus of control believe that their behavior is directly related to the outcomes because they have control over their environment. Grob (2000) reported that Stress is often the result of feeling powerless in a given situation, which suggests that it is linked to having an external Locus of Control. In a study by Anu Singh Lather, Shilpi Jain and Anju Dwivedi Shukla (2004) it was found that creative students are significantly higher on Internal Locus of control and students those were low on creativity were significantly higher on External Locus of control. The study also found that students at Post graduate level were significantly higher on Powerful others as compared to students at undergraduate level. Majub R M & Bataineh, MZT & Ishak, NM & Rahman S (2009) in a study on the relationship between locus of control and academic achievement and gender in a selected higher education institution found that males were more internal than females. Overall this study supported that the finding of past research supporting a positive relationship between locus of control and academic achievement. In their study Serin and Bulut (2004) found that students of Guidance and Counseling are more internally controlled than students of Turkish Language teaching and English language teaching.

In a descriptive study used quantitative and qualitative methods to gain deeper understanding of the perceptions of locus of control and the academic success. Students with external locus of control were more likely to have lower medical surgical theory grades, more likely to be Filipino or from other Asian groups, and more likely to be students for whom English was their second language (Wood, Saylor & Cohen, 2009). Judge, Timothy; Bono, Joyce

(2001) found that there is a positive correlation (of 0.32) between internal locus of control and job satisfaction. In a Pilot study it was deduced that external Locus of Control is the main factor in predicting well-being. And it was found that Internal LOC has no unique association with psychological well-being. These studies suggest that internal and external locus of control each have a unique relationship to our psychological well-being. From the literary review it is clear that there is significant correlation between locus of control and academic success and various other dimensions of human activities.

## **OBJECTIVES**

1. To find the Locus of Control of the Senior level executives of the Bank
2. To study the impact of locus of control on job satisfaction.
3. To examine the effect of balanced locus of control on job satisfaction.
4. To ascertain the impact of external forces like significant others and luck/chance on job satisfaction

## **HYPOTHESIS**

1. There is no relationship between Internal locus of Control and job satisfaction
2. There is no relationship between External locus of control and job satisfaction
3. There is no relationship between Balanced locus of control and Job satisfaction
4. There is no relationship between Significant Others (External Locus of control) and Job satisfaction
5. There is no relationship between Luck, Fate and such other non- quantifiable forces and Job satisfaction

## **METHODOLOGY AND DATA COLLECTION**

The present research is conducted through survey method using both electronic and postal services. The study is conducted on the Retired general Managers of Canara Bank, a large Public Sector Bank. This bank has more than 42000 employees and about 120 retired General Managers at the time this study. The geographical location of these Retired General Managers is all over India. Data is collected from a Social Media group managed by retired General Managers. The sample size selected for the study is 53 respondents from a population of 120 General Managers with the designation of 'General Manager' at time of retirement.

- **Survey Instrument:** The survey would be conducted through three sets of questionnaires specifically intended to study three sets of outcomes.
- **Rotter’s Internal External Scale:** A 29 item Locus of control scale (six of the 29 items are filler items) developed by Julian Rotter (1966). The internals and externals were picked from this scale
- **Levenson’s IPC scale:** The Levenson’s scale is a 24 item Likert-type scale distinguishes multiple dimensions within the external side of the Locus of Control continuum. Powerful others and Luck/Chance are picked from this scale
- **Minnesota Satisfaction Questionnaire short form: (MSQ):** The 20 item MSQ-short version was used to measure the job satisfaction.
- **RESEARCH TECHNIQUES:** The following tools were used in the Study
- **ANOVA:** One way ANOVA is a statistical instrument that enables us to determine the degree of variation between one component and another. It helps us understand how other factors affect the primary component.
- **The Tukey HSD** ("honestly significant difference" or "honest significant difference") test is a statistical tool used to determine if the relationship between two sets of data is statistically significant – that is, whether there's a strong chance that an observed numerical change in one value is causally related to an observed change in another value. In other words, the Tukey test is a way to test an experimental hypothesis
- **Pearson Correlation Coefficient** descriptive statistic for summarizing the characteristics of the data

## DISCUSSION AND RESULTS

This comparative research study is about the Locus of Control and Job satisfaction. In the present study, a sample of 53 retired bank executives are selected through random sampling and data has been collected from the retired General Managers of Canara Bank. The total population of the research study is 120 and the sample constitutes about 44% of the population. This was possible because all the General Managers were available in a group and it was possible to reach out to this population.

**Table.1. Locus of Control**

<b>Labels</b>	<b>Frequency</b>	<b>Percentage</b>
Internal	17	32.1
Balanced	27	50.9
External	9	17.0
<b>Total</b>	<b>53</b>	<b>100.0</b>

Table 1: shows the Locus of Control for the entire sample of 53. It may be observed that Internal Locus of Control constitutes 32.1%, Balanced Locus of Control constitutes 50.9% and External locus of control constitutes 17.0%. It is observed that slightly more than half is the share of Balanced Locus of control in the given sample of 53. Rotter’s Internal - External scale is used for arriving at the Internal LOC and the Balanced LOC. After segregating the Internals and the Balanced Locus of control, the others i.e. Externals are identified and segregated as Powerful others and Chance or Luck through the Levenson Scale

**Table.2. Job Satisfaction Score**

Variables	N	Mean	Standard Deviation
Internal	17	85.12	4.27
Balanced	27	82.96	2.968
External	9	51.33	6.745
<b>Total</b>	<b>53</b>	<b>78.28</b>	<b>13.014</b>

**Table.3. Locus of Control and Job satisfaction**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7922.03	2	3961.01	223.855	0.000
Within Groups	884.728	50	17.695		
Total	8806.76	52			
<i>* Significant at the 0.05 level</i>					
<i>Dependent Variable: Job Satisfaction Score</i>					

**Table.4. Multiple Comparisons - Tukey HSD**

(I) Locus of Control	(J) Locus of Control	Mean Difference (I-J)	Sig.
External	Internal	-33.784*	.000
	Balanced	-31.630*	.000
<i>* Significant at the 0.05 level</i>			
<i>Dependent Variable: Job Satisfaction Score</i>			
<i>* The mean difference is significant at the 0.05 level.</i>			

**Correlations**

While the correlation could range between -1.0 and +1.0, we need to know if any correlation found between two variables is significant or not. (i.e., if it has occurred solely by chance or if there is a high probability of its existence). A significance of p=.05 is the generally accepted conventional level. This indicates that 95 times out of 100, we can be sure that there is a true or significant correlation between the two variables, and there is only 5% chance that the relationship does not truly exist. We would not know which variable causes what, but we know that the two variables are associated with each other. Thus, the hypothesis postulates a significant positive or negative relationship between the two. The results of the findings are carried in the following pages.



*Hypothesis 1: There is no relationship between Internal Locus of Control and Job Satisfaction.*

**Table.5. Descriptive Statistics**

Variables	N	Mean	Standard Deviation
Internal Locus of Control	17	20.24	1.091
Job Satisfaction	17	85.12	4.270

The mean score of Internal Locus of control and Job satisfaction are given in table 3. The data reveals that the mean of Job satisfaction is 20.24 and Internal Locus of Control is 85.12.

**Table.6. Correlations**

Variables	Test	Internal Locus of Control
Job Satisfaction	Pearson Correlation	.423
	Sig. (2-tailed)	.091
	N	17

Pearson  $r$  varies between +1 and -1, where +1 is a perfect positive correlation and -1 is a perfect negative correlation. 0 means there is no linear correlation at all. It is observed that the  $r = .423$  which indicates a moderate relationship between the two variables- Internal Locus of Control and Job satisfaction. Significance: here we are interested in a 2-tailed significance value-which in this case is .091. The standard alpha value is 0.05 which means that our correlation is not significant. This indicates that though there is moderate positive correlation but is not significant. Hence the null hypothesis is accepted with modification that there is a moderate positive relationship between internal locus of control and job satisfaction.

*Hypothesis 2. There is no relationship between External Locus of Control and Job Satisfaction*

**Table.7. Descriptive Statistics**

Variables	N	Mean	Standard Deviation
External Locus of Control	9	11.44	1.740
Job Satisfaction (External)	9	51.33	6.745

The mean score of External Locus of control and Job satisfaction are given in fig. 4. The data reveals that the mean of Job satisfaction is 51.33 and external Locus of Control is 11.44.

**Table.8. Correlations**

Variables	Test	Job Satisfaction (External)
External Locus of Control	Pearson Correlation	.657
	Sig. (2-tailed)	.055
	N	9

Pearson correlation sig 2- tailed test was conducted to assess the relationship between External Locus of control and Job satisfaction. From the table no 8, it can be seen that

correlation coefficient ( $r$ ) between external locus of control and job satisfaction equals 0.657 indicating a positive relationship and a p value 0.055 indicates that the null hypothesis is accepted. This indicates that there is no relationship between External Locus of control and Job satisfaction. Hence the null hypothesis is accepted

**Hypothesis 3: there is no relationship between Balanced Locus of Control and Job Satisfaction**

**Table.9. Descriptive Statistics**

Variables	N	Mean	Standard Deviation
Balanced Locus of Control	27	16.9259	.91676
Job Satisfaction	27	83.0370	2.96754

**Table.10. Correlations**

Variables	Test	Job Satisfaction
<b>Balanced Locus of Control</b>	Pearson Correlation	.354
	Sig. (2-tailed)	.070
	N	27

The Pearson value is in respect of this variable is .354 which means that there is a weak positive relationship between Balanced Locus of control and Job satisfaction. Similarly, the Sig (2-tailed) value in this case is .070 which means that there is no statistically significant correlation between the two variables. Hence the null hypothesis is accepted with a modification that though there is a positive relationship between the two variables the correlation is not statistically significant.

**Hypothesis 4: There is no relationship between External Locus of control -Significant others and Job satisfaction**

**Table.11. Descriptive Statistics**

Variables	N	Mean	Standard Deviation
Balanced Locus of Control	9	28.78	3.898
Job Satisfaction	9	51.33	6.745

**Table.12. Correlations**

Variables	Test	Job Satisfaction
<b>External Significant Others LoC</b>	Pearson Correlation	-.344
	Sig. (2-tailed)	.365
	N	9

The Pearson Correlation in respect the two variables Job satisfaction and External LOC significant others is has a negative value i.e. -.344. This means that as one variable increases in

value the second variable decreases in value. This is called a negative correlation. The Pearson r value is negative which means when the Locus of Control is external the job satisfaction decreases. However the sig (2-tailed) in this case is .365 which means that there is a weak correlation that will not significantly relate to job satisfaction. Hence the null hypothesis is accepted.

**Hypothesis 5: There is no relationship between External Locus of control Chance/Luck and Career (Job) Satisfaction**

**Table.13. Descriptive Statistics**

Variables	N	Mean	Standard Deviation
External (Chance/Luck) Loc	9	26.2222	8.18196
Job Satisfaction	9	52.4444	8.70504

**Table.14. Correlations**

Variables	Test	Job Satisfaction
<b>External Chance/Luck LoC</b>	Pearson Correlation	-.238
	Sig. (2-tailed)	.537
	N	9

The Pearson Correlation r is -.238 which means that there is a negative correlation and the Sig (2-tailed) is .537. This indicates that there is a weak negative correlation that is not statistically significant. Hence the null hypothesis is accepted.

**Conclusion**

The researcher found that the category of General Managers has more of internal and Balanced Locus of control. Earlier researchers were able to identify that internal locus of control and balanced locus of control were positively related with job satisfaction. In the case of external locus of control there is no relationship between external locus of control and job satisfaction. In respect of external locus of control powerful others and chance/luck there is negative relationship with job satisfaction but it is not significant. Judge, Timothy A; Bono Joyce E found that there is a positive correlation (of 0.32) between internal locus of control and job satisfaction. In the present research also, it is found that there is a positive correlation (of.423) between internal locus of control and job satisfaction. Similarly, there is a positive correlation (0.354) between balanced locus of control and job satisfaction. However, when the locus of control is external with both powerful others and chance/luck the same is showing negative correlation which means that when the locus of control is external the job satisfaction decreases. The study brings out three very important conclusions in respect of the Senior Management personnel i.e. Retired Senior level executives of the Bank. a) There is positive correlation between Internal and Balanced locus of control and Job satisfaction. b) There is no correlation between external locus of control and job satisfaction. c) There is negative correlation between external (powerful

others) and chance/luck and job satisfaction. These findings are in tune with the existing research that is available in the field of Locus of control.

### **Limitations of Study:**

This study is conducted on the Retired General Managers of one Bank, forming a small component of the General Managers in the entire banking industry. As such it may not represent the whole community of General Managers of the banking industry. The outcomes of the study may not reflect the general tendency of the employees in other cadres other than the General Managers. This study is conducted as a post facto study, i.e. after retirement of the persons from service.

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