

Comparative study of Job satisfaction of the employees of Private & Public Sector Banks

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Abstract:

It can be said that job satisfaction is largely a matter of an individual comparing his/her job and life expectations with those being offered. In shaping such job expectations, there are economic considerations (e.g. compensation and retirement benefits) and occupational and family considerations (professional satisfaction, job satisfaction, advancement opportunities, relocation, etc.). One of the biggest preludes to the study of job satisfaction was the Hawthorne studies. These studies (1924–1933), primarily credited to Elton Mayo of the Harvard Business School, sought to find the effects of various conditions (most notably illumination) on workers' productivity. These studies ultimately showed that novel changes in work conditions temporarily increase productivity (called the Hawthorne Effect). It was later found that this increase resulted, not from the new conditions, but from the knowledge of being observed. This finding provided strong evidence that people work for purposes other than pay, which paved the way for researchers to investigate other factors in job satisfaction. Banking sector is one of those sectors which is not only the backbone of the whole economic system but also one of the biggest employment providers. The study is conducted in the public and private sector banks of Lucknow with the objective to bring out clearly the level of job satisfaction, causes of satisfaction and dissatisfaction in both public and private sector banks. Simple tabulation is used to comprehend the data as clearly as is possible.

Key words: Job satisfaction, Public sector, Private sector, Banks

INTRODUCTION: Job satisfaction is a subjective indicator that indicates how contented an individual feels while performing his/her duties. It is subjective in the sense that it cannot be defined by a single measurement alone. It is the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience high job-satisfaction. If you dislike your job intensely, you will experience job

dissatisfaction. Job satisfaction is an individual's emotional reaction to the job itself. It is his attitude towards his job.

Hoppack introduced the term 'Job satisfaction' in 1953 in his book on job-satisfaction. Hoppack defined job satisfaction as 'any combinations of psychological, physiological and environmental circumstances that make a person say I am satisfied with the job.' The definition is vague in so far as there are many parameters used by Hoppack.

According to Weiss and Cropanzano (1996), job satisfaction represents a person's evaluation of one's job and work context. This definition is still being debated. It captures the most popular view that job satisfaction is an evaluation and represents both belief and feelings.

It is an appraisal of the perceived job characteristics and emotional experience at work. Satisfied employees have a favourable evaluation of their job, based on their observations and emotional experiences. Saleh (1981) states that job satisfaction is a feeling which is a function of the perceived relationship between all that one wants from his job/life and all that one perceives as offering or entailing. The emphasis here is on all that one wants, whether it is important for self-definition or not. Luthans (1989) states that job satisfaction is a pleasurable, or positive emotional state resulting from the appraisal of one's job, or job experience, and is the result of the employee's perception of how well the job provides those things which are viewed as important.

Locke (1976) states that job satisfaction is a collection of attitudes about specific facets of the job. Employees can be satisfied with some elements of the job while being simultaneously dissatisfied with others. Different types of satisfaction will lead to different intentions and behavior. An employee might complain to the supervisor when dissatisfied with low pay but not with coworker dissatisfaction. Overall job satisfaction is a combination of the person's feeling towards the different facets of job satisfaction.

He argues that the more important factors conducive to job satisfaction are mentally challenging work, equitable rewards, supportive working conditions, and supportive colleagues. One can also add the importance of good personality--job fit and an

individual's genetic disposition (some people are just inherently upbeat and positive about all things including their job).

Employees are concerned with their work environment for both personal comfort and how it facilitates doing a good job. People get more out of work than merely money or tangible achievements. For most employees, work also fills the need for social interaction. Not surprisingly, therefore, having friendly and supportive co-workers leads to increased job satisfaction.

1.1 Factors Responsible for Job Satisfaction and Job Dissatisfaction: Employees tend to prefer jobs that give them opportunities to use their skills and abilities and offer a variety of tasks, freedom, and feedback on how well they are doing. Jobs that have too little challenge create boredom, but too much challenge creates frustration and a feeling of failure. Under conditions of moderate challenge, most employees will experience pleasure and satisfaction (Katzell, Thompson, and Guzzo, 1992).

Employees want a fair unambiguous pay system and promotion policies. Satisfaction is not linked to the absolute amount one is paid; rather, it is the perception of fairness. Similarly, employees seek fair promotion policies and practices. Promotion provides opportunities for personal growth, more responsibilities, and increased social status. Individuals who perceive that promotion decisions are made in a fair and just manner are likely to experience satisfaction from their jobs (Witt and Nye, 1992).

The matching of job requirement with personality characteristics is best articulated in Holland's (1985) personality--fit theory. Holland presents six personality types. These are realistic, investigative, social, conventional, enterprising, and artistic. He proposes that satisfaction and the propensity to leave a job depends on the degree to which individuals successfully match their personalities to an occupational environment. Studies to replicate Holland's conclusions have been supported by many researchers (for example, Feldman and Arnold, 1985).

Sinha (1958) studied the job satisfaction prevalent in Indian offices and manual workers, and analysed the causative impacts on satisfaction and dissatisfaction. 'Interesting work', social status and 'boss' were found as crucial factors contributing to satisfaction

whereas inadequate salary and lack of security were regarded as important factors causing dissatisfaction. Clerical employees were found to be lower in their satisfaction, indicating a reverse tendency to what is usually observed, that is, increase in satisfaction with occupational level.

Employees, who find themselves unable to adjust between work and family, generally seem to be less satisfied with their jobs as well as their life (Perrewe, Hochwarther, and Kiewitz, 1999).

Fair promotional policies in any organization become their foundation of growth. When an employee gets fair promotion, which is generally based on his true assessment, he gets a type of recognition, and hence, increases his job-satisfaction. Kalleberg and Mastekaasa (2001) examined the impact of intraorganisational (resignations and layoffs) and interorganisational (promotions and downward commitment) job mobility on changes in job satisfaction and organizational commitment. They found that promotions increase employee's perceptions of the quality of their job and thereby enhance both their satisfaction and commitment. Resignations increase job satisfaction, whereas layoffs have no effect on satisfaction.

It is observed that uncertainty of production is a common problem in the organizations. Although production is based upon pre-planning, but in spite of planning, uncertainty of production cannot be avoided. It is very important to find the linkage of production uncertainty with job satisfaction. Wright and Cerdery (1999) investigated the relationship between job control and affective outcome (job satisfaction and intrinsic motivation) varies with the level of production uncertainty.

The qualification of an employee must match his job, if he feels that his qualification is not matched with his job, naturally he will be dissatisfied. Johnson and Johnson (2000) investigated the effects of perceived over qualification on dimensions of job satisfaction, using the relative deprivation theory. The cross-sectional results supported the hypothesis and suggested that perceived over qualification has a negative effect on job satisfaction.

Some demographic variables, for example, age, race, and employment status, have been found as important factors in determining level of job satisfaction (Sinacore, 1998).

It has been investigated that group level task interdependence, increases the feeling of belongingness and coordination among employees and hence increases the degree of job satisfaction (Vander, Emans, and Van DeVliert, 2001).

It has been observed that routine jobs are boring and they create a type of boredom and monotony. On the other hand, when jobs are challenging in nature, they create an environment of satisfaction. Findings of Jonge, Dollard, Dormann, LeBlance (2000) provide renewed empirical support for the view that high-strain job (high demand, low control) are conducive to ill health (emotional exhaustion, health complaints). Further, it appears that active job (high demands, high control) give rise to positive outcome (job challenge, job satisfaction).

Organizational politics is a vital part of an organisation. Vigoda (2000) stated that perception of organizational politics was found to have negative relationship with job attitudes (job satisfaction and organizational commitment), a positive relationship with intention to leave the job (exit), and a stronger positive relationship with negligent behavior (neglect). A weak negative relationship was found between perception of organizational politics and employee's performance as reported by supervisors.

When an organization cares for its employees, it definitely gets their support in reward. Organizational investment in employee's well being results in the higher satisfaction in employees. Taylor (2000) suggested that job satisfaction is directly related to company's investment in employee's well being.

Sprigg, Jackson, and Parker (2000) examined the consequences of implementing a common form of team working and the effects of interdependence and autonomy in particular interdependence as a moderator of the relationship between autonomy and employee's well being. Results showed that higher job-related strain cause lower job satisfaction.

Style of leadership also plays an important role in determining level of job satisfaction. Foels, Driskell, Muller, and Salas (2000), using a Meta analytic integration of research evidence to address the paradox, reveal that there was a significant tendency for groups experiencing democratic leadership to be more satisfied than groups experiencing autocratic leadership.

Increased upward communication and its reward also results in job satisfaction. Avtgis (2000) indicated that people who reported increased communication and high reward in communication also reported greater relational satisfaction and greater perceived organizational influence.

In a comparative study between the levels of job-satisfaction of public and private sector bank employees (Lal Madhurima, 2008) it was found that public sector banks score significantly better than private sector banks in terms of image, policies and objectives. Moreover, public sector employees are significantly more satisfied as compared to private sector bank employees as regards the job responsibilities; coworker and supervisor support is concerned. Private sector bank employees are more satisfied over the teamwork and communication as compared to public sector bank employees. Job demands and decision authority give more satisfaction to public sector bank employees as compared to private sector bank employees. The private sector bank employees score significantly higher on the issues of compensation and benefit.

2. BANKING SECTOR IN INDIA:

After 1969, commercial banks are broadly classified into nationalized or public sector banks and private sector banks. The State Bank of India and its associate banks along with another 20 banks are public sector banks. The private sector banks include a small number of Indian scheduled banks, which have not been nationalized, and branches of foreign exchange banks. After 1991, the banking scenario has been changed completely. The impact of globalization and privatization has affected work culture of both, public sector and private sector banks. These are witnessing a fundamental shift in working attitude and work style due to open economy and increased competition. We came a long way from the days of protectionism of Indian banking industries. The entry

of private sector banks and foreign banks has forced public sector banks to adopt a new customer-centric work environment.

A comparison between public and private sector banks would make a significant contribution to the existing body of knowledge on job satisfaction. This discussion is timely. In India, the old concept of public sector economy has been completely changed. Since job satisfaction is considered an important aspect of work culture, public sector and private sector variations seem to affect the job satisfaction of these organizations. Since public-private sector background is an important factor in shaping the work culture of an organization, the work culture also seems to have its root in the culture from which it is generated. Therefore, job satisfaction is likely to be affected by public-private sector differences.

A natural assumption can be made that work culture of public-private sector banks would be different because such banks have different cultural roots. It has been observed that the work culture of public sector banks was based on the social economy concept, in which profitability was secondary. After nationalization, public sector banks used to serve social welfare in terms of social banking through special employment and poverty alleviation programmes. Despite many adverse criticisms and comments, the Indian government had persisted in using bank funds to finance various social sector schemes for employment generation and poverty alleviation. On the other hand, private sector banks work towards profitability. There is a basic work culture difference between public and private sector banks due to their different objectives. Although after 1991, the working style of public sector banks has been changing, but the previous impact of social banking policy on work culture of public sector banks cannot be ignored. Being an important aspect of work culture, job satisfaction level of these banks should also be different.

However, the arguments above are assumptions and there is a need to verify them. The present study is designed to examine the specific problem whether job satisfaction of the employees working in public and private sector banks is different. It is hypothesized that job satisfaction of the employees working in different types of banks would differ significantly.

3. Research methodology:

Subjects of the present study were selected from managerial and non-managerial staff of public and private sector banks from Lucknow. One public sector bank and one private sector bank were selected for the study. A total of 50 subjects were selected equally from the two organizations for the study.

Job satisfaction was measured using five point Likert scale. A single item on five-point rating scale ranging from highly dissatisfied to highly satisfy was taken. These items were, (!) Communication & information flow, (2) Interpersonal relationship, (3) Credit / value to work, (4) The job itself, (5) Degree of motivation for the job, (6) Current career opportunities, (7) Level of job security, (8) Involvement & identification with org goals, (9) Nature of supervision, (10) Implementation of change & innovation, (11) Kind of tasks required to be performed, (12) Extent of personal growth & development, (13) Conflict resolution, (14) Association of job with individual aspiration and ambition, (15) Participation in decision making, (16) Degree of skill utilization, (17) Flexibility & independence, (18) Organizational climate, (19) Level of salary with respect to experience and (20) Satisfaction with organization structure

4. Data analysis:

Table 1: Comparative study of Job satisfaction of the employees of Private & Public Sector Banks

| Comparative study of Job satisfaction of the employees of Private & Public Sector Banks | | | | | | | | | | | |
|---|------------------|------|-----------|------|---------|------|--------------|------|---------------------|------|----------------------------------|
| S.No. | Highly Satisfied | | Satisfied | | Neutral | | Dissatisfied | | Highly dissatisfied | | |
| | PSB | PRSB | PSB | PRSB | PSB | PRSB | PSB | PRSB | PSB | PRSB | |
| 1 | 15 | 10 | 10 | 5 | 0 | 5 | 0 | 5 | 0 | 0 | Communication & information flow |
| 2 | 10 | 5 | 15 | 10 | 0 | 5 | 0 | 5 | 0 | 0 | Interpersonal relationship |
| 3 | 10 | 2 | 10 | 8 | 0 | 5 | 5 | 8 | 0 | 2 | Credit / value to work |
| 4 | 15 | 2 | 7 | 5 | 0 | 8 | 3 | 9 | 0 | 1 | The job itself |

| | | | | | | | | | | | |
|-----|-----|----|-----|-----|----|-----|----|----|----|----|--|
| 5 | 0 | 0 | 15 | 10 | 2 | 7 | 5 | 8 | 3 | 0 | Degree of motivation for the job |
| 6 | 5 | 5 | 10 | 18 | 6 | 0 | 4 | 2 | 0 | 0 | Current career opportunities |
| 7 | 20 | 0 | 5 | 5 | 0 | 8 | 0 | 7 | 0 | 5 | Level of job security |
| 8 | 0 | 10 | 10 | 7 | 5 | 3 | 7 | 3 | 3 | 2 | Involvement & identification with org goals |
| 9 | 0 | 10 | 10 | 5 | 12 | 5 | 0 | 3 | 3 | 2 | Nature of supervision |
| 10 | 0 | 10 | 0 | 10 | 10 | 5 | 13 | 0 | 2 | 0 | Implementation of change & innovation |
| 11 | 0 | 5 | 10 | 10 | 8 | 5 | 3 | 5 | 4 | 0 | Kind of tasks required to be performed |
| 12 | 5 | 10 | 8 | 10 | 7 | 5 | 5 | 0 | 0 | 0 | Extent of personal growth & development |
| 13 | 0 | 0 | 20 | 15 | 0 | 5 | 3 | 5 | 2 | 0 | Conflict resolution |
| 14 | 0 | 5 | 0 | 15 | 10 | 0 | 9 | 3 | 6 | 2 | Association of job with individual aspiration and ambition |
| 15 | 0 | 0 | 10 | 20 | 5 | 5 | 5 | 0 | 5 | 0 | Participation in decision making |
| 16 | 5 | 7 | 10 | 12 | 5 | 4 | 5 | 1 | 0 | 1 | Degree of skill utilization |
| 17 | 10 | 5 | 12 | 5 | 0 | 10 | 3 | 5 | 0 | 0 | Flexibility & independence |
| 18 | 7 | 0 | 8 | 15 | 5 | 5 | 5 | 4 | 0 | 1 | Organizational climate |
| 19 | 8 | 0 | 12 | 10 | 0 | 3 | 5 | 10 | 0 | 2 | Level of salary with respect to experience |
| 20 | 0 | 0 | 12 | 10 | 8 | 11 | 4 | 4 | 1 | 0 | Satisfaction with organization structure |
| SUM | 110 | 86 | 194 | 205 | 83 | 104 | 84 | 87 | 29 | 18 | |

PSB = Public Sector Bank

PRSB = Private Sector Bank

Table 2: Classification of sample on the basis of gender

| | PSB | | PRSB | | Total |
|--------|-----|-----|------|-----|-------|
| Male | 21 | 84% | 16 | 64% | 74% |
| Female | 4 | 16% | 9 | 36% | 26% |

Table 3: Factors responsible for job satisfaction in PSB

| | | |
|----------------------------------|----|------|
| Level of job security | 25 | 100% |
| Communication & information Flow | 25 | 100% |
| Interpersonal relationship | 25 | 100% |
| Job itself | 22 | 88% |
| Flexibility & independence | 22 | 88% |

Table 4: Factors responsible for job satisfaction in PRSB

| | | |
|--|----|-----|
| Current career opportunities | 23 | 92% |
| Implementation of change & innovation | 20 | 80% |
| Extent of personal growth & development | 20 | 80% |
| Association of job with individual aspiration and ambition | 20 | 80% |
| Participation in decision making | 20 | 80% |

Table 5: Factors responsible for job dissatisfaction in PSB

| | | |
|--|----|-----|
| Association of job with individual aspiration and ambition | 15 | 60% |
| Implementation of change & innovation | 15 | 60% |
| Involvement & identification with org goals | 10 | 40% |
| Participation in decision making | 10 | 40% |

Table 6: Factors responsible for job dissatisfaction in PRSB

| | | |
|--|----|-----|
| Level of job security | 12 | 48% |
| Level of salary with respect to experience | 12 | 48% |
| Credit / value to work | 10 | 40% |

| | | |
|----------------|----|-----|
| The job itself | 10 | 40% |
|----------------|----|-----|

5. Findings:

It has been observed that degree of job satisfaction of private sector banks was found to be comparatively slightly lower than in public sector banks. The main reasons for job dissatisfaction in Private sector bank were job security, salary not at par with experience, not much value or credit was given for the tasks accomplished and monotonous nature of job.

Employees of private sector banks perceive that their jobs are not secure. In fact, the effect of an open economy, globalization, and privatization can be seen more easily in private sector banks than in public sector banks. In private sector banks, the environment is highly competitive and job security is based on performance and various other factors. Though it is true that this environment provides a challenging job profile, it also creates a less secure environment. Industriousness, dedication, devotion, and commitment are not enough to secure a job. The high level of performance of an individual is also based on various factors. These may be market situation, existence of competitor, and government policies. Where these factors are adverse in nature, performance automatically suffers. During this period, employees feel insecure, this reduces overall job satisfaction.

It was found that even people with much lesser experience had salaries at par with those who were highly experienced. On further probing it was found that the bank promoted increments based on merit rather than number of years of service.

In public sector banks, welfare policies are clearly defined and legally enforced. Retirement, pensions, gratuity, and other related welfare policies are effectively executed. So there is no problem with social security. In private sector banks, welfare activities are neither well planned nor well executed. Employee turnover is very high and job security is very low.

These findings in the banking sectors could be extended to explain the job situation in other service sectors. In terms of security, promotion, and welfare policy, there is a clear difference between public and private sector employees. It was stated earlier that when we compare the job satisfaction of employees in public and private sector banks or in other service sectors, the public and private sectors become the main factor of comparison. In India, the public or private sector factors neutralize all other factors of comparison. For example, in India, a public sector insurance company like LIC will always be preferred by a new entrant, if he has a choice.

Increasing Job Satisfaction Level of Employees of Private Sector Banks

It has been found that employees of private sector banks were less satisfied with their jobs compared to employees of public sector banks. To increase their satisfaction, private sector banks need to improve job security. Noer (1993) had observed that layoff threats are one of the greatest blows to employee loyalty, even among those whose jobs are not immediately at risk.

Parnes, Nestal, and Andrisani (1973) observed that long tenure of working in organizations increases the job satisfaction of employees. The Indian middle class is very protective towards family members, so private sector banks must launch special schemes to safeguard the interests of family members of employees. This may be education facilities for children, pension schemes for employees, accommodation for employees, gratuity, and other retirement benefits.

Status of Job Satisfaction of Public Sector Banks: It has been found that job security, communication & information flow, interpersonal relations and flexibility & independence are the major factors contributing towards the job satisfaction of public sector bank employees. But assuming that there are no prevalent causes of dissatisfaction would be incorrect. In fact, it is found through the study that the employees are dissatisfied in public sector banks because of low association of job with the employee aspirations & ambitions. As compared to private sector banks, there is low focus on innovation & change strategies. Moreover,

6. Conclusion:

In the light of the findings, job security is one of the most important ingredients of job satisfaction. Secure job environment enhances the degree of job satisfaction. Management must create an environment of job security among employees. Indians work with emotions, so any legal job contract will not motivate them. Instead, there should be a psychological or emotional bond between employees and the organization.

Due to the different social, economic and cultural backgrounds, the hire and fire system is not effective in India. In fact, Indian culture is neither individualistic nor collective, rather it is "Karm" (according to Indian mythology it is do your duty, don't worry about results) oriented. Indians always accept effective leadership. So when management can provide effective leadership and a secure job environment, Karm (job duty) will be in the right direction.

Apart from job security, management must provide job stability. There should be a challenging environment. The job structure should comprise horizontal as well as vertical growth. The job should provide enough scope for the employees in terms of promotion and transfer.

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