

Comparing the Locus of Control of Male and Female Employees in Public and Private Sector Banks in India

Ramanjeet Kaur*, Snehlata Jaswal**, and Balbir Singh Bhatia***

* *Sri Guru Granth Sahib World University, Fatehgarh Sahib, Punjab*

** *Chaudhary Charan Singh University, Meerut, Uttar Pradesh*

*** *RIMT University, Gobindgarh, Punjab*

Abstract

This research proposed to study gender differences in locus of control (LOC) among public and private sector bank employees. LOC is a construct that examines people's beliefs regarding the extent to which they perceive they are in control/ not in control of what happens to them. Individuals vary in their belief regarding what controls the events of their lives – self, others, or chance. 400 public and private sector bank employees were chosen from selected banks in the tricity (Chandigarh, Panchkula, and Mohali), Levenson's IPC scales (1973) were administered to determine their locus of control. Results showed that public sector employees scored higher than private sector employees in 'Internality', attributing control to themselves, whereas private sector employees were higher than public sector employees in 'Powerful Others', implying that they felt their life outcomes were controlled by other powerful people around them. There were no differences in 'Chance' locus of control. A significant interaction of sector and gender was found influencing the internality dimension as male employees in the public sector were more internal than female employees, but in the private sector, female employees were more internal than their male counterparts. In fact, the male employees of private sector banks were significantly lower than all the other three groups in internality. Results are discussed in terms of the interplay between personal and socio-cultural factors in locus of control operating in the Indian scenario.

Key Words

Locus of Control, Internality, Powerful Others, Chance, Bank Employees

INTRODUCTION

The banking sector in India is dominated by the public sector. However, in the present scenario, many private sector banks and even foreign banks operate in the market, and because they add value to the banking services provided, they are increasingly popular. In such circumstances, it is interesting to study the sources of their success that exist within the people associated with them. Thus, we wished to study the key factor that distinguishes between 'origins' and 'pawns' among the employees of banks in the public and the private sector – Locus of Control (LOC).

Locus of control is among the key factors affecting employee attitudes and behavior. It is an important concept in personality psychology developed by Rotter (1954) that refers to the extent to which individuals believe that they can control the outcomes of events affecting them. It studies where people primarily place the causation of events in their life. It examines people's beliefs regarding the extent to which they perceive they are in control/ not in control of what happens to them. It depends on how people perceive the strength of the link between their own actions and outcomes of these actions. A person has an external locus of control if he believes that consequences/ outcomes are controlled by luck, fate, chance, or powerful others. Conversely, if people believe that they themselves or their behavior is responsible for consequences/ outcomes, they tend to have an internal locus of control.

An individual's internal or external locus of control will have an influence on how he/she perceives relationships with his/her organization. Marks (1998) stated that internal locus of control has been considered the healthier and more desirable pole of the dimension. LOC influences the behavior of employees in a variety of ways. LOC influences inter-personal relationships at work, which affects the behavior of employees in social situations (Wang, Bowling, and Eschleman, 2010), It also influences how one copes with stressful situations. It can be used to predict psychological well-being and healthy behaviors.

Internals, particularly, possess better social skills, are more thoughtful of others, and are better at influencing others than externals (Wang *et al.*, 2010), They have higher levels of job satisfaction, achieve higher job positions, know how to cope with stress, and engage in careful career planning. They are independent, resourceful, and goal-directed high-achievers who exhibit control over themselves and their environments. They tend to be more psychologically healthy, report less anxiety, greater ability to cope, and are more motivated and assertive. They may perceive the job environment positively while externals may perceive it negatively

(Judge, Locke, and Durham, 1997), Research in India by Gangai, Mahakud, and Sharma (2016) also supports that people having an internal locus of control are more satisfied with their jobs than people with an external locus of control. Individuals with an external locus of control appear to function less effectively in society. More specifically, externally-oriented individuals often are less likely to report good mental health or emotional well-being (Stewart, 2012),

LOC explains why various workers, employed in objectively identical environments, view their jobs differently from one another. LOC is shaped by the experiences of the individual over a lifetime. If a child is applauded for abilities and efforts, an internal locus of control develops, but if negative consequences follow from the efforts made by the individual, then it is usual to attribute failure to others, or luck, fate, and chance. The history of experienced reinforcement shapes the LOC expectancy, and accounts for the relationships between LOC on one hand and job attitudes, employee well-being, withdrawal intentions, perceived work — stressors, perceived-autonomy, and perceptions of supervisor competence (e.g., leader initiating structure), on the other.

REVIEW OF LITERATURE

Gender is among the most crucial factors that influences an individual's locus of control. Akhtar and Saxena (2014) examined the locus of control within the age range of 14-18 years, keeping family type and socioeconomic status constant. The results of the study revealed that there are significant gender differences in locus of control. Boys were found to be more internal as compared to girls. The expectations from, and the experiences of males and females vary considerably across the world. From the beginning of the 21st century, women have been entering the workforce in large numbers. They are increasingly becoming a part of the male dominated banking sector and are achieving high positions in both public and private sector banks. Gender sensitization issues are also of current interest. The entry of women in the workforce has encouraged the attention of various researchers and scholars to study gender differences. Although, gender differences in personality are well recognized, the debate over the extent and magnitude of such differences remains. The literature regarding gender differences in locus of control reflects some contradiction among researchers, with some studies showing gender differences in locus of control while others reporting no differences. Research, based on self-report measures, documents gender differences in personality traits that corresponds with the fact that men and women occupy different social roles and are subjected to different social pressures, which tend to generate differences in acquisition of skills and communication techniques (Semykina and Linz, 2007),

Akhtar and Saxena (2014) argue that some gender characteristics are inherent. Nature has provided not only physical but also mental, emotional, social, and other traits, in which the genders differ. In the present day scenario, at many places we see a reversal of roles. This has led not only to a change in temperament, but also in the efficiency to do things because of changing self-concept and self-confidence.

Cooper, Burger, and Good (1981) conducted a meta-analysis on past research examining gender differences in the locus of control beliefs of elementary school children. The review revealed that females tended to score more internal than males. Also, females cited effort as the cause of success more often than males.

Feingold (1994) conducted four meta-analyses to examine gender differences in personality. Males were found to be more self-confident and had slightly better self-esteem than females. Females were higher than males in extraversion, anxiety, trust, and especially, tender-mindedness (i.e., nurturance), but there were no noteworthy gender differences in social anxiety, impulsiveness, activity, locus of control, and orderliness.

Sherman, Higgs, and Williams (1997) presented a synthesis of research in the last two decades that investigated the relationship of gender to locus of control measures. Primarily, research suggested that both males and females are becoming more external and females tend to be more external than males on most locus of control measures. Gender differences also emerge in how locus of control relates to other variables. For example, internality was more related to achievement for males than females, whereas it was a better predictor of social adaptation for females than for males.

Semykina and Linz (2007) found that men and women participating in surveys differ in their personality traits: men, on average, are more internal and exhibit more need for challenge than women. Both the descriptive and regression analyses of earnings show that individuals with an internal LOC and preference for challenge are those with higher earnings.

Hans, Mubeen; and Ghabshi (2013) found that female and male employees of middle level management were controlled by internal locus of control as they scored high in individual control. Male employees were found to be more internal as compared to females. However, the low scores of females in the independently assessed chance control and powerful others implies that they disagreed that the outcome of their work was controlled by chance or powerful others.

With previous research regarding gender differences being inconclusive, it was deemed prudent to include gender as an independent variable as we study

the sectoral differences in locus of control. Another important variable that may affect the attitudes of an employee is the nature of the organization in which they work. In recent years, numerous studies have compared work-related attitudes of employees of public and private sector organizations, such as work satisfaction, organizational commitment, and perceived relations between performance and rewards. These comparisons tend to show less desirable attitudes among government employees. This research may manifest differences in individual attitude and behavior due to institutional location in the public or private sector. Differences in individual values, task characteristics, work group characteristics, and supervisory behavior, are among the factors which can outweigh formal personnel rules as an influence on individual attitudes and behaviors (Rainy, Traut, and Blunt, 1986). In the backdrop of organizational design, both public and private sectors can be viewed as two ends of several continua. Both sectors differ with respect to their background and work culture. The work culture of public sector banks is based on the concept of socio-economic responsibility, in which profitability is secondary. On the other hand, private sector banks work towards profit (Selvaraj, 2009). When it comes to ownership, significant organizational differences exist between both sectors. Various researchers have argued that there are differences at the individual level in both type of organizations and both sectors are driven by different motives (Kaur and Lomash, 2015).

Mathur, Aycan, and Kanungo (1996) examined the differences between the internal work culture of public and private sector organisations in India. The model of culture fit was used to explain the ways in which the external sociocultural environment and enterprise variables impact the internal work culture, which, in turn, has an effect on human resource management practices. Results showed that, as compared to public sector organisations, the internal work culture of private enterprises placed greater emphasis on internal locus of control, future orientation in planning, participation in decision-making, and obligation towards others in the work context. Accordingly, human resource management practices utilized more effective motivational techniques in the private sector as compared to the public sector.

As far as LOC is concerned, research from across the world shows different results. Bogg and Cooper (1995) in their study established that senior U.K. civil servants were considerably more job-dissatisfied and displayed more mental and physical ill-health than their private sector colleagues. The main sources of stress were intrinsic factors such as poorer pay and working conditions, and a strong feeling of owning little control over their job and their organization.

Based on data collected from public and private organizations in Greece,

Bourantas and Papalexandris (1999) studied the differences in individual traits between public and private sector employees, which ultimately influence employees' attitudes and behaviours towards their organizations. Their study implies that, besides the environmental and structural characteristics, personality characteristics of persons attracted to the public sector are different from those attracted to the private sector. Public sector employees were found to be more 'external' in their locus of control and showed a lower tolerance of ambiguity, sense of competence, and activity than the private sector counterparts.

Hans *et al.* (2013) aimed to identify LOC and level of job satisfaction among middle level managers in semi-government organizations in the Sultanate of Oman. Results indicated that the middle level management employees in semi- government organizations were primarily driven by internal locus of control and most of the employees in the sector scored low in the job satisfaction scale.

Data from a recent study in India (Poongavanam, 2014, Table 5, p.53) comparing private and public sector bank employees clearly shows no differences in any of the three dimensions of locus of control, viz., Internality, Powerful Others, and Chance. The study was limited to Vellore District and the number of respondents was 151 from four public sector banks (SBI, Indian, Canara, and Indian Overseas) but only 66 from four private sector banks (HDFC, ICICI, KarurVysya, and Axis), Further, the scale used was a 20 item scale developed by 'Terry Pettijohn' (no reference given), which was factor analyzed to yield three different factors – internality, powerful others, and chance. The authors also did not consider gender as a factor in the data analysis. Thus, we decided to compare banks of similar status, taking larger samples from each, using a well known standardized scale for the three LOC dimensions, namely, Levenson's IPC Scales. We also decided to analyze data separately for males and females as gender is such an important factor in LOC.

OBJECTIVE OF THE STUDY

The aim of our research being to compare the locus of control of male and female employees in public and private sector banks, and in view of the limited number of recent studies on locus of control in similar scenarios, the following two-tailed hypotheses were framed :

H₁ : There is a significant difference between public and private sector employees in locus of control

H₂ : There is a significant difference between male and female employees in locus of control.

The interaction between gender and sector was also to be explored.

METHODOLOGY

Participants

The research is a comparative study of public and private sector banks. Four hundred employees of two public sector banks (SBI and PNB) and two private sector banks (ICICI and HDFC) of tricity (Chandigarh, Mohali and Panchkula) were sampled for the study. Banks were chosen on the basis of roughly similar branch network. It was ascertained that all these banks had a good representation of both genders among their employees, so that both the sexes will be reasonably well represented among the sample. However, the sample elements were selected from the pool of employees without any particular regard to gender.

Test

Levenson IPC Scales (1973) were used to assess LOC. The scales distinguish three factors – internality, powerful others, and chance. Each of the internal, powerful others, and chance scales consists of eight items in a Likert format which are presented to the subject as a unified attitude scale of 24 items. The I scale measures the extent to which a person believes he has control over his own life (e.g., "When I make plans, I am almost certain to make them work"), The P scale deals with powerful others (e.g., "In order to have my plans work, I make sure that they fit in with the desires of people who have power over me"), The C scale is concerned with perceptions of chance control (e.g., "It's not wise for me to plan too far ahead because many things turn out to be a matter of god or bad luck"), The responses are obtained on a scale ranging from -3 (Strongly Disagree) to +3 (Strongly Agree), All the eight responses for each scale are summed up after which a constant of 24 is added to eliminate negative sums. Each respondent receives three scores (ranging from 0 to 48) indicating his/her relative standing on each of the three dimensions.

The language used in the scale is very simple and it has extremely low social desirability bias. It was validated by Levenson and the split of externality in two dimensions was justified in a follow up study (Levenson, 1973), Internal consistency estimates are only moderately high, but since the items sample from a variety of situations, this is to be expected. For a student group Kuder-Richardson reliabilities are above .60 with some above .75. Split-half reliabilities (Spearman-Brown) for an adult sample are all around .60. Student Test-retest reliabilities for a one week period are in the range .60 to .70.

Procedure

The scale was printed and then given at the branches of selected banks (ICICI, HDFC, PNB and SBI) to respondents who agreed to participate in the study. The respondents were assured that confidentiality would be maintained and data will be used solely for research purposes. Branches of selected banks in tricity (Chandigarh, Mohali, and Panchkula) were visited and with the permission from Branch Manager, questionnaires were given to employees on the basis of their willingness to participate in the survey. It took between 25 to 30 minutes to complete the survey.

In some branches, respondents immediately filled the questionnaires and gave back, but in some other branches repeated reminders were given with a gap of approximately one week. In all, approximately 1100 forms were distributed and 525 forms were collected from employees. Out of these, 400 could be used for final analysis as incomplete forms were rejected. Overall response rate was less than 40%, which is quite expected in survey research of this type. Once the duly filled questionnaires were received, scoring was done, and data was captured in Excel and finally data were analyzed with appropriate statistical tools using SPSS.

RESULTS

Sample Characteristics

Sector : As mentioned in the method, the study was conducted with four banks consisting of two public sector banks, and two private sector banks. 49.8% (n = 199) of the respondents belonged to the public sector banks selected for the study, i.e., SBI and PNB, and 50.2% (n = 201) belonged to private sector i.e. HDFC bank and ICICI bank.

Gender : 55% (n = 220) of the respondents were male and 45% (n = 180) of respondents were females.

Marital Status : 74% (n = 296) employees were married and 26% (n = 104) were single.

Qualification : 27.5% (n = 110) were graduates in different streams and 72.5% (n = 285) were post-graduates.

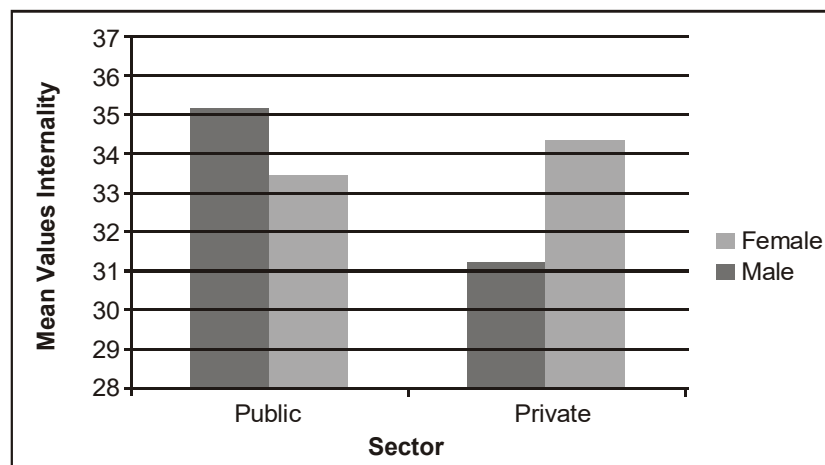
Experience : 55% (n = 220) employees have more than 5 years of work experience.

Two-way *ANOVA* was carried out to compare the effect of sector and gender on locus of control. Table 1 shows the results.

Table 1
Results of ANOVA

Variable	Source	df	MSS	F	p
Internality	Sector	1	225.184	8.721	0.003
	Gender	1	52.115	2.018	0.156
	Sector * Gender	1	568.041	21.998	0.001
	Error	396	25.822		
Chance	Sector	1	61.688	1.088	0.298
	Gender	1	33.664	0.594	0.441
	Sector * Gender	1	27.006	0.476	0.491
	Error	396	56.708		
Powerful Others	Sector	1	1170.118	21.392	0.001
	Gender	1	151.04	2.761	0.097
	Sector * Gender	1	44.688	0.817	0.367
	Error	396	54.698		

The main effect of sector on internality was significant $F(1,396) = 8.721$, $p < .001$ with public sector employees scoring higher ($M = 34.33$, $SD = 4.145$) than private sector employees ($M = 32.54$, $SD = 6.10$). In contrast, the significant main effect of sector on powerful others (external) dimension, $F(1,396) = 21.392$, $p < .001$ showed that private sector employees scored higher ($M = 25.02$, $SD = 7.742$) than public sector employees ($M = 21.44$, $SD = 7.059$).



Graph 1: Means of Male and Female Employees of Public and Private Sector Banks on Internality

There was a significant interaction $F(1,396) = 21.998, p < .001$ between sector and gender on internality. Male employees in the public sector were found to be more internal ($M = 35.13, SD = 4.368$) than female employees ($M = 33.45, SD = 3.715$). But, in the private sector, female employees were more internal ($M = 34.34, SD = 4.415$) than their male counterparts ($M = 31.22, SD = 5.805$). In fact, male employees in the private sector banks scored the least, whilst the other three groups were similar to each other. Graph 1 depicts this quite clearly.

DISCUSSION

The aim of this study was to compare the locus of control of male and female employees in public and private sector banks in India. To test these differences four hundred employees of two public sector banks (SBI and PNB) and two private sector banks (ICICI and HDFC) of tricity (Chandigarh, Mohali, and Panchkula) were taken as the sample for the study. Levenson's IPC scales were used to assess the degree to which they believe they have control on their own life, i.e., internality and the degree to which they believe that other people control events in their life, i.e., powerful others, and the degree to which they believe that chance affects experiences and outcomes.

The results reveal that a majority of public sector employees have an internal LOC whereas a majority of private sector employees have an external LOC, believing that they are controlled by powerful others. Results are consistent with the study of Hans *et al.* (2013) that indicated that employees in semi- government organizations were primarily driven by internal locus of control. Contrarily, most of the studies found employees in public sector to be more external. Bourantas and Papalexandris (1999) found that public sector employees were found to be more 'external' in their locus of control. Bogg and Cooper (1995) proposed that the main sources of stress among UK civil servants were intrinsic factors and a strong feeling of owning little control over their job and their organization. Notably these studies were in western developed economies, whereas the Hans *et al.* (2013) studies people in the Sultanate of Oman. Our results being similar to Hans *et al.* (2013), could indicate the moderating influence of culture.

The reasons for public sector employees scoring higher on internality dimension can also be attributed to the fact that the Indian banking sector has achieved a new height with the changing times. The central aspects of banking i.e. trust and confidence of people in the institution remain high for public sector banks. Public sector banks have been established for decades. They are known for their better organizational structure and greater penetration of the customer base. Society in general believes in them, and people have higher levels of trust and

confidence in public sector banks. Work environment is also relatively less competitive as compared with privately owned banks. Employees often do not have to focus on meeting targets and being the best performer in a team. So, employees of public sector banks focus more on upgrading their skills and tend to be more confident and internal. Another reason why public sector employees have a higher internal LOC is higher level of job and financial security, fulfillment of growth needs, and better work ethics in comparison to private sector.

It is also possible that the differences among employees exist even at the time of recruitment. There may be differences between the individual traits of employees attracted by public sector and those attracted by private sector organizations (Bourantas and Papalexandris, 1999), It is quite possible that more confident people and people with higher self-esteem are joining public sector banks.

Results of the current study that private sector employees have external LOC are seemingly at variance with the findings of Mathur, Aycan, and Kanungo (1996) who found that, as compared to public sector organisations, the internal work culture of private enterprises places greater emphasis on internal locus of control. Perhaps the greater focus on internality is required simply because internality is actually lacking in private sector employees, or the commitment of employees, which is a key characteristic associated with internality, is lacking. Job changes have become a trend in the private sector. Long-term loyalty among employees is almost missing. Private organizations also follow hire and fire policy. The slogan to survive in the private sector is do or die. Both employer and employee do not look forward to a long-term relationship. There is always an insecurity in the mind of the employee that if he is not able to perform, he will be out of his job. The biggest disadvantage in private sector is that there is no assurance of job even for people holding the top positions. This is exactly what happened in the wake of the 2008 meltdown when thousands of private bank employees were shown the door. In the private sector, there is always a stress of meeting the targets, which might affect the health and personal life of the individual. So, it is quite possible that because of these factors, private sector employees are less confident, have lower job security in mind, have lower job satisfaction, and end up having an external LOC with the belief that their lives are controlled by powerful others.

Also, in the first place, people joining the private sector might be the ones whose career drivers are material rewards or those who view their jobs merely as a ladder for the next better option. This may be the reason that private sector employees in Indian banking sector hold powerful others responsible for

happenings in their life events.

Our results also show a significant interaction effect of sector and gender on internality. Male employees in public sector were more internal than female employees. Public sector banking is primarily male dominated. It is the public sector banking culture, which comes in the way of a woman banker's growth. Not too many women hold senior positions in the industry. SBI celebrated 200 years of existence, without any woman CEO. In October 2013, Arundhati Bhattacharya was the first woman chair of the 206-year-old State Bank of India. It was a 68-year-long wait for a woman to reach the Deputy Governor's post in the Reserve Bank of India (Bandyopadhyay, 2007), Females in the public sector banks often sacrifice their career aspirations for the sake of family. Fear of transfer, which disturbs family life and work life balance, is evidently a great hindrance for women executives working in the public sector commercial banks (Kumar and Sundar, 2012), Moreover, an extensive workload may generate a feeling of not being valued and increase the formation of external traits in women (Semykina and Linz, 2007), Lack of flexibility in public sector banks makes it difficult for females, and these hindrances tend to make them more external.

The scenario is opposite in the private sector. ICICI Bank, India's second largest bank, has about 33% women employees and at the senior level, this ratio goes up to 40% (Bandyopadhyay, 2007). Results of the current study are consistent with these statistics as private sector female employees were more internal than their male counterparts. The reasons for such outcomes might be better grievance redress policies for women employees, flexible timings, and work from home facility in the private sector, which makes it easier for them to manage their personal as well as professional life. All these positive factors in the work environment make them more confident and thus they have an internal LOC.

Thus, sectoral and gender differences do exist. As some findings are at variance with previous research, further research on this topic is necessary, especially in various sub-sectors, and also in different departments within public sector like (civil servants, army officers, government hospitals etc.) and within private sector (financial services, aviation, hospitality, education, etc.), More longitudinal research will also be fruitful in uncovering the antecedents and consequences of the contrasts obtained in this research.

CONCLUSION

The degree to which an individual believes he/she influences the outcome of events is an important factor in personal achievement as well as organizational success. The characteristics associated with an individual's locus of control could

impact a manager's preferences for ambiguity and processing of information and as a consequence, his/her decision style. Another reason to consider the LOC of employees at the time of recruitment is the link between ethical behavior and LOC. Recent episodes of unethical conduct have been reported from both public (PNB) and private (ICICI) sector banks. So, it's necessary for the management to specifically focus on factors which might influence ethical behaviour. Statistically, significant relationships have been found between locus of control and ethical behavior (Boshoff and Van Zyl, 2011), It was found that employees in the financial sector with a prominent internal locus of control, have greater levels of ethical behaviour. In contrast, employees with a prominent external locus of control (and low levels of autonomy), have lower levels of ethical behavior. So, LOC is an important individual level variable to be considered which may impact not only the employee performance and satisfaction but also the prestige of the organization.

Organizations should take into consideration the locus of control of their managers at the point of recruitment of personnel and train those with an internal locus of control for improving their decision-making as it is considered the healthier dimension of LOC. Thus, the findings of the present study could be useful in managerial recruitment, as well as in the change and adaptation of the leadership behaviour of managers in public and private organizations.

References

- Akhtar, A.; and Saxena, S. (2014), Gender Differences in Locus of Control, *Indian Journal of Psychological Science*, 5(1) : 45-49.
- Bandyopadhyay , T. (2007), Too Few Women on Top at Public Sector Banks, *Banker's Trust*, Retrieved <https://www.livemint.com/Companies/neuApDxd2FH2PajqHwYEYP/Too-few-women-on-top-at-public-sector-banks.html>
- Bogg, J.; and Cooper, C. (1995), Job Satisfaction, Mental Health and Occupational Stress Among Senior Civil Servants, *Human Relations*, 48(3) : 327-341.
- Boshoff, E.; and Van Zyl, E. S. (2011), The Relationship Between Locus of Control and Ethical Behaviour Among Employees in the Financial Sector, *Koers*, 76(2) : 283-303.
- Bourantas, D.; and Papalexandris, N. (1999), Personality Traits Discriminating Between Employees in Public and Private Sector Organizations, *International Journal of Human Resource Management*, 10(5) : 858-869.
- Cooper, H. M.; Burger, J. M.; and Good, T. L. (1981), Gender Differences in the Academic Locus of Control Beliefs of Young Children, *Journal of Personality and Social Psychology*, 40(3) : 562.

- Feingold, A. (1994), Gender Differences in Personality : A Meta Analysis, *Psychological Bulletin*, 116(3) : 429.
- Gangai, M. K. N.; Mahakud, G. C.; and Sharma, M. V. (2016), Association Between Locus of Control and Job Satisfaction in Employees : A Critical Review, *The International Journal of Indian Psychology*, 3(2) : 56-68.
- Hans, A.; Mubeen, S. A.; and Ghabshi, A. (2013), A Study on Locus of Control and Job Satisfaction in Semi-Government Organizations in Sultanate of Oman, *The SIJ Transactions on Industrial, Financial and Business Management*, 1(2) : 93-100.
- Judge, T. A.; Locke, E. A.; and Durham, C. C. (1997), The Dispositional Causes of Job Satisfaction : A Core Evaluations Approach, *Research in Organizational Behavior*, 19, 151-188.
- Kaur, G.; and Lomash, H. (2015), Do Public and Private Sector Employees Differ in Empowerment Perceptions? A Comparative Study, *International Journal of Social Science and Humanity*, 5(11) : 907.
- Kumar, P. A.; and Sundar, K. (2012), Problems Faced by Women Executives Working in Public Sector Banks in Pondicherry, *International Journal of Marketing, Financial Services and Management Research*, 1(7) : 180-193.
- Levenson, H. (1973), Multidimensional Locus of Control in Psychiatric Patients, *Journal of Consulting and Clinical Psychology*, 41 : 397-404.
- Marks, L. I. (1998), Deconstructing Locus of Control : Implications For Practitioners, *Journal of Counseling and Development*, 76(3) : 251-260.
- Mathur, P.; Aycan, Z.; and Kanungo, R. N. (1996), Work Cultures in Indian Organisations : A Comparison Between Public and Private Sector, *Psychology and Developing Societies*, 8(2) : 199-222.
- Poongavanam, S. (2014), Banker Locus of Control, *IOSR Journal of Business and Management*, 16(7) : 46-60.
- Rainey, H. G.; Traut, C.; and Blunt, B. (1986), Reward Expectancies and Other Work-related Attitudes in Public and Private Organizations : A Review and Extension, *Review of Public Personnel Administration*, 6(3) : 50-72.
- Rotter, J. B. (1954), *Social Learning and Clinical Psychology*, New York : Prentice-Hall.
- Selvaraj, M. (2009), Total Quality Management in Indian Commercial Banks : A Comparative Study, *Journal of Marketing and Communication*, 4(3) : 59-70.
- Semykina, A.; and Linz, S. J. (2007), Gender Differences in Personality and Earnings : Evidence from Russia, *Journal of Economic Psychology*, 28(3) : 387-410.
- Sherman, A. C.; Higgs, G. E.; and Williams, R. L. (1997), Gender Differences in the Locus of Control Construct, *Psychology and Health*, 12(2) : 239-248.
- Stewart, T. (2012), Undergraduate Honors Service-Learning and Effects on Locus of Control, *Journal of Service-Learning in Higher Education*, 1 : 70-86.
- Wang, Q.; Bowling, N. A.; and Eschleman, K. J. (2010), A Meta-analytic Examination of Work and General Locus of Control, *Journal of Applied Psychology*, 95(4) : 761-768.