



“COMPARATIVE ANALYSIS OF JOB STRESS AMONG PUBLIC AND PRIVATE SECTOR BANK EMPLOYEES”

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ABSTRACT

For banking employees around the globe, stress on the job can be a challenge. It can be sometimes positive and sometimes negative. Positive stress leads to productivity and negative stress leads to loss for the organization. There is already a certain level of stress in banking employees work life and they encounter even more stress arising from the work pressure that they face on the job. Many employees cannot cope with the rapid changes taking place in the jobs. Role conflict, service for customer, contribution, rapid technological change, lack of customer response is the great

transaction of stress for the banking workers. In this backdrop the current research paper endeavors to comparative analyze job stress among public and private sector bank employees of Haryana, India. Exploratory and analytical research methodology for data collection and analysis was used in current research study on 200 respondents (n=100 SBI employees and n =100 ICICI employees) who are regular bank employees and serve at various positions like managers, loan managers, cashiers etc in selected banks. Respondents opinion were statistically analyzed with the

help of SPSS Software (Independent sample *t* test and One Way ANOVA) and the obtained value was highly significant. Therefore the results concluded in rejection of null hypothesis and acceptance of alternate hypothesis which states that “*H₁* - There is a significant difference between stress level of public and private sector bank employees.” The present article concluded that employees in both the public and private sectors face moderate levels of stress, of which they are subject to role erosion the most and resource inadequacy

the least. Although the researcher noted that private sector employees face slightly more stress than those in the public sector. The analysis of the impact of various socio-demographic factors on stress level reveals that educational qualifications and work experience have a significant impact on employees stress levels. Research proposes various recommendations for management of stress, prevention of stress and important measures to reduce the stress factors especially in bank employees.

Key Words: - ANOVA, Bank Employees, Public Sector, Private Sector, Stress, Job, *t* test.

1. INTRODUCTION:

Banking, like other services, has become one of the highly competitive sectors in India. The banking organizations, since the beginning of this decade, have been facing greater challenges in terms of technological revolution, service diversification and global banking. Stress is unavoidable on the part of the employees as the systems, procedures and techniques are getting complicated with the use of advance technology. Every employee cannot cope with such rapid changes taking place in the

jobs. This will lead to an increase in stress among employees. An attempt has been made through this research paper to comparatively analyze the stress among the bank employees of public and private sector banks in Haryana and the ways used by employees to cope with the stress generated at workplace. (*Bateson J, 2002*)

Stress refers to the strain from the conflict between our external environment and us, leading to emotional and physical pressure. In our fast paced world, it is impossible to live without stress, whether

you are a student or a working adult. There is both positive and negative stress, depending on each individual's unique perception of the tension between the two forces. Stress bears debilitating effects on both the employees and the employer. (Khanka, P.2005) Corporate India is finally waking up to the fact that a lot of human potential is being drained away because of stress and burn out. Workplace stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources or needs of the worker. These conditions may lead to poor work performance or even injury. Job stress is also associated with various biological reactions that may lead ultimately to compromised health. (Jones, M. A, 2000)

SOURCES/CAUSES OF STRESS

Organizational factors - Discrimination in pay/salary structure, strict rules and regulations, ineffective communication, peer pressure, goal conflicts/goals ambiguity, more of centralized and formal organization structure, less promotional opportunities, lack of employees participation in decision-making, excessive control over the employees by the managers.

Individual factors - There are various expectations which the family members, peer, superior and subordinates have from the employee. Failure to understand such expectations or to convey such expectations lead to role ambiguity/role conflict which in turn causes employee stress. Other individual factors causing stress among employees are inherent personality traits such as being impatient, aggressive, rigid, feeling time pressure always, etc. Similarly, the family issues, personal financial problems, sudden career changes all lead to stress.

Job concerning factors – It includes monotonous nature of job, unsafe and unhealthy working conditions, lack of confidentiality, etc.

Extra-organizational factors - In today's modern and technology savvy world, stress has increased. Inflation, technological change, social responsibilities and rapid social changes are some of the extra-organizational factors. (Sharma. S. P., 2008)

Banking, like other services, has become one of the highly competitive sectors in India. The banking organizations, since the beginning of this decade, have been facing greater challenges in terms of technological revolution, service

diversification and global banking. This will lead to an increase in stress among employees. The purpose behind the study is to find out the key factors responsible for creating stress and comparatively analyze the stress level among public and private sector bank employees in Haryana. In addition to this the researcher also wants to study the causes of stress and propose remedies to control stress among employees.

2. REVIEW OF LITERATURE

A detailed literature has been reviewed to make the study relevant. Few key observations obtained from literature cited are elaborated below:

Dayo Akintayo(2012) found that working environment is significantly related to worker's morale and also working environment is significantly correlated with perceived worker's productivity.

Dr. K. Chandrasekar (2011) found that environmental factors are conducive to work and he also found that factors that affect attitude of employees to work are- interpersonal relationships control over environment, shift, emotional stress management.

L.S. Kang and R.S. Sandhu (2011) in their article said that stress is an

individual's state of mind in an encounter of a demanding situation or any constraint in the organization which he/she feels harmful or threatening for himself/her. Stress emerges from various energy seeping conditions in the working environment.

According to *Pratibha Garg (2010)*, job or occupational stress is a mismatch between the individual capabilities and organizational demands. Employees often experience stress because of work overload, unexpected work pace, difficult work schedules, role conflict, uncertainty regarding job security, poor interpersonal relationships and unpleasant working conditions. This stress manifests in conflict, depression, headaches, hypertension, alcoholism and other conditions. The organizations not only lose money by paying medical bills but there is a loss of productivity too.

R. Neelamegam and S. Asrafi (2010) in their article said that stress is a general term applied to the pressures felt in life. Stress at work is almost inevitable in many jobs. It has become a major buzzword and a legitimate concern of the time.

According to *N. Kathirvel (2009,)* stress is the reaction that people take due to excessive pressure or other types of demand

placed on them. It arises when they worry that they cannot cope. Stress is a demand made upon the adaptive capacities of the mind and body.

Kulkarni (2006) in an article “Burnout”, said that rapid change of the modern working life is associated with increasing demands of learning new skills, need to adopt to new types of work, pressure of higher productivity and quality of work, time pressure and hectic jobs which are increasing stress among the workforce. Further he added that privatization and

globalization have ignited mergers, acquisitions and precarious employment.

This led to the research gap to pragmatically analyze the job stress level among public and private sector banks of Haryana and try to evaluate their comparative analytical understanding, with proposing some remedial measures as stress coping methods.

3. RESEARCH METHODOLOGY

Objectives of Research	<ul style="list-style-type: none"> • To comparatively elucidate stress level on public and private sector bank employees of Haryana. • To analyze and suggest coping strategies for bank employees.
Hypothesis of Research	<i>H₀</i> : - There is no significant difference between stress level of public and private sector bank employees.
Research Design	Exploratory – To know the parameters and formulate the hypotheses. Analytical – To analyze the parameters found out.
Selected Universe	Bank Employees
Sampling Design	Stratified Random sampling Method
Sample Size	Public Sector Bank (SBI) – Haryana – 100 employees Private Sector Bank (ICICI) – Haryana- 100 employees
Data collection Techniques	Primary Data collection – A framed set of questionnaire Secondary Data Collection – Research reports of Bank employees, , Annual reports, Management, Stress Coping books, journals, research papers etc.
Analytical tools For Pilot Study	Cronbach’s alpha for reliability and Kaiser Meyer’s Rank Test for Variability
Statistical Analysis for hypothesis testing	Independent t test, One Way ANOVA, Chi Sqaure

4. RESULTS AND ANALYSIS

4.1 DEMOGRAPHIC DETAILS OF RESPONDENTS

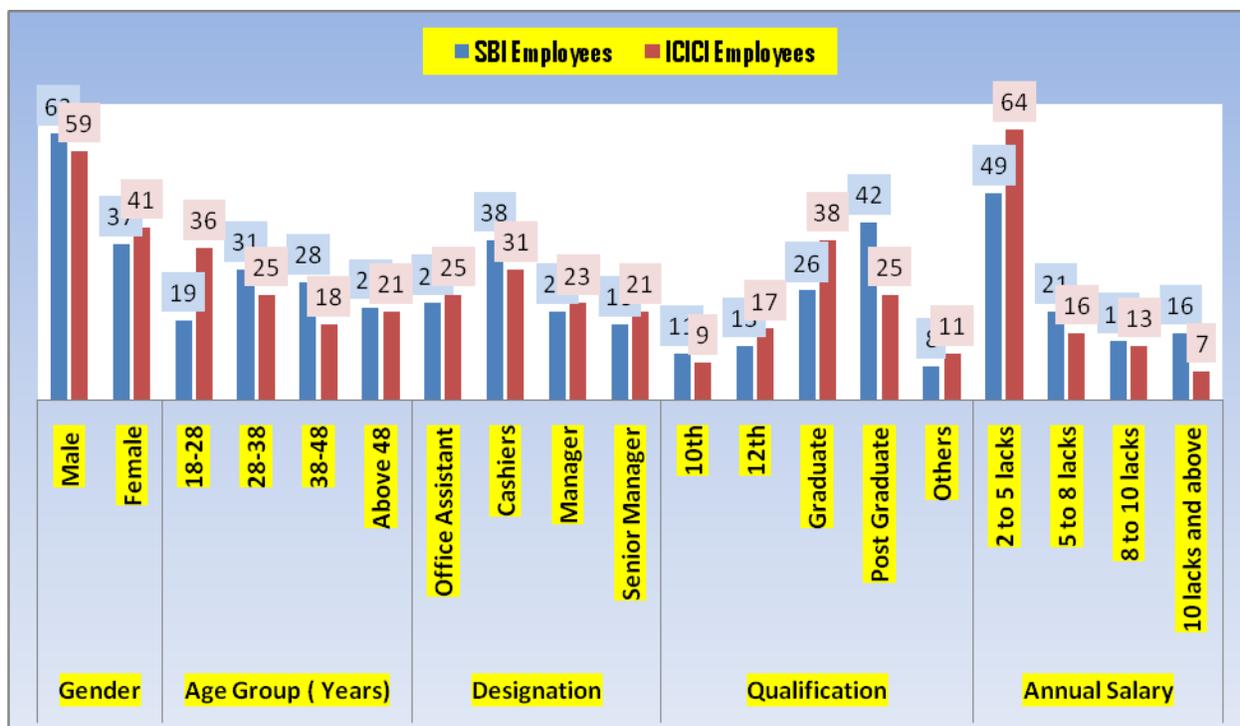
Demographic study means study of both quantitative and qualitative aspects of selected human population. Quantitative aspects include composition, age, gender,

size and structure of the population. Qualitative aspects are the research specific factors such as usage of stress level among bank employees etc. Demographic variables of current research study are evaluated in table 1 below.

TABLE 1 DEMOGRAPHIC DETAILS OF RESPONDENTS

Sample characteristic	Category	Public sector SBI Employees (N=100)	Private Sector ICICI Employees (N =100)
Gender	Male	63	59
	Female	37	41
Age Group (Years)	18-28	19	36
	28-38	31	25
	38-48	28	18
	Above 48	22	21
Designation	Office Assistant	23	25
	Cashiers	38	31
	Manager	21	23
	Senior Manager	18	21
Qualification	10 th	11	9
	12 th	13	17
	Graduate	26	38
	Post Graduate	42	25
	Others	8	11
Annual Salary	2 to 5 lacks	49	64
	5 to 8 lacks	21	16
	8 to 10 lacks	14	13
	10 lacks and above	16	7

CHART 1 DEMOGRAPHIC DETAIL OF RESPONDENTS



From the above table no. 1 the demographic details of 200 respondents of public (100) and private (100) sector banks were evaluated. In the first parameter the gender of respondents was analyzed where maximum 63 and 59 respondents were male for both public and private sector banks respectively, whereas the remaining 37 and 41 respondents were females. From the table it can be concluded that female respondents were more in private sector banks as compared to public sector banks.

In the next parameter the age group of banks employees as respondents was evaluated. The maximum respondents i.e. 31 were between the age group of 28 to 38 years of age in public sector bank whereas in private sector bank the maximum respondents i.e. 36 were between the age group of 18 to 28 years. The minimum respondents i.e. 19 of public sector bank were between the age group of 18 to 28 years whereas the minimum respondents i.e. 18 of private sector bank were between the

age of 38-48 years. It can be analyzed from the table that maximum respondents of public sector bank were having more age as compared to the private sector bank.

In the next parameter the designation of respondents was analyzed for public and private sector banks. Maximum respondents i.e. 38 and 31 for both public and private sector banks were cashiers respectively, whereas the minimum respondents i.e. 18 and 21 were senior managers in public and private sector banks respectively. The remaining respondents i.e. 23 and 25 were office assistant whereas 21 and 23 were managers in public and private sector banks respectively as shown in the table above.

In the next demographic parameter the qualification of respondents has been analyzed. The maximum respondents in public sector bank i.e. 42 were post graduates whereas the maximum

respondents from the private sector bank i.e. 38 were graduates. The minimum respondents i.e. 8 of public sector bank were categorized into others whereas 9 respondents from private sector bank were 10th pass. The remaining respondents i.e. 13 and 17 were 12th pass whereas 26 respondents of public sector bank were graduates.

4.2 CORRELATION PARAMETRS OF WORK AND JOB STRESS

Job stress is correlated with number of working hours in bank, thus in current research study in Statement 1 number of hours an employee work for bank in one day was analyzed. Results are depicted in the frequency table 2 below:

TABLE 2 WORKING HOURS OF BANK EMPLOYEES PER DAY

Working Hours	Public sector SBI Employees (N=100)		Private Sector ICICI Employees (N =100)	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Less than 5 Hours	23	23%	17	17%
5 to 8 Hours	54	54%	21	21%
8 to 12 hours	14	14%	49	49%
More than 15 hours	9	9%	13	13%

CHART 2 WORKING HOURS OF BANK EMPLOYEES PER DAY



The above table no. 2 evaluates the correlation parameters of work and job stress related to public and private sector bank employees. In the first statement the working hours of public and private sector respondents were analyzed in which maximum respondents i.e. 54% of public sector bank were working for 5 to 8 hours a day whereas in private sector bank the maximum respondents i.e. 49% were working for 8 to 12 hours a day. The minimum respondents i.e. 9% in public

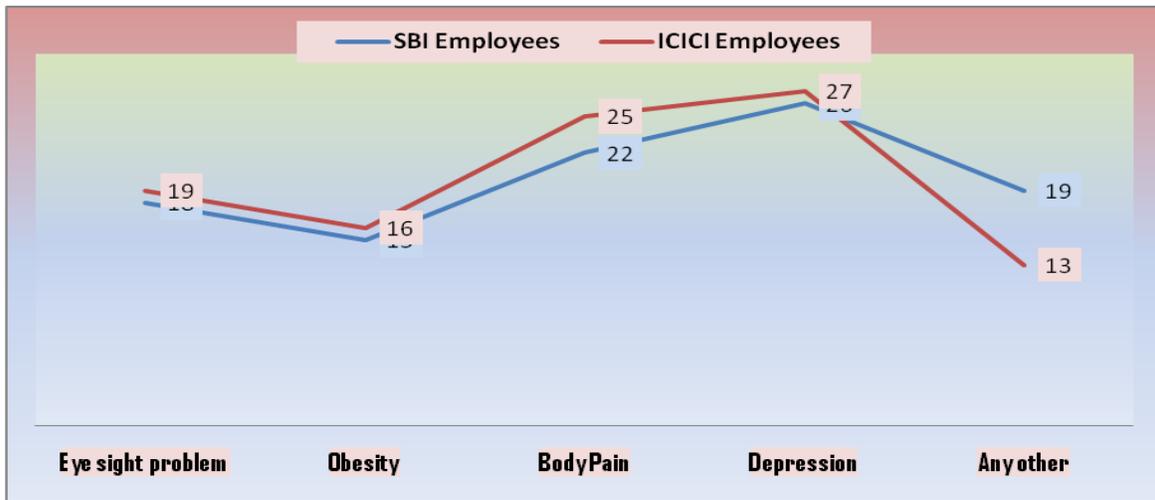
sector bank were working more than 15 hours a day whereas in private sector bank the minimum respondents i.e. 17% were working less than 5 hours a day. From the above table it was revealed that working hours in private sector banks were more than public sector banks.

In statement 2 of analyses, it was identified from respondents that, “Do they suffer from any of the stress related disease”. Results are depicted in frequency table 3 below:

TABLE 3 STRESS RELATED DISEASES OF BANK EMPLOYEES

Stress related disease	Public sector SBI Employees (N=100)		Private Sector ICICI Employees (N =100)	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Eye sight problem	18	18%	19	19%
Obesity	15	15%	16	16%
Body Pain	22	22%	25	25%
Depression	26	26%	27	27%
Any other	19	19%	13	13%

CHART3 STRESS RELATED DISEASES OF BANK EMPLOYEES



In the above table no. 3 the respondents of public and private sector banks were examined whether they were having any stress related disease or not. The maximum respondents of both public and private sector banks i.e. 26% and 27%, respectively were suffering from depression whereas the minimum respondents i.e. 15% of public sector bank had obesity and in private sector bank the minimum respondents i.e. 13% were having other

problems which are not discussed in the table. The remaining 18% and 22% respondents of public sector bank were having eye sight problem and body pain, respectively. On the other hand, 19% and 25% respondents of private sector bank were having eye sight problem and body pain, respectively.

HYPOTHESIS TESTING

Current research hypothesis was analyzed by applying Leven's test for

equality of variance followed by t test on above variable in table no. 3. Results are depicted below:

Independent Samples Test										
VARIABLE AND BANK_TYPE		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
STRESS RELATED DISEASE	Private Sector Bank	7.001	.009	-2.838	148	.005	-0.23	0.08	-0.39	-0.07
	Public Sector Bank	4.904	.028	-1.769	155	.079	-0.15	0.09	-0.33	0.02

Above hypothesis testing interoperates that as the 2 tailed value in private sector bank seems to be significant in above variable, it can be postulated that **null hypothesis** [H_0 : *There is no significant difference between stress level of public and private sector bank employees*] is **rejected** and **alternate hypothesis** [H_1 : *There is a significant difference between stress level of*

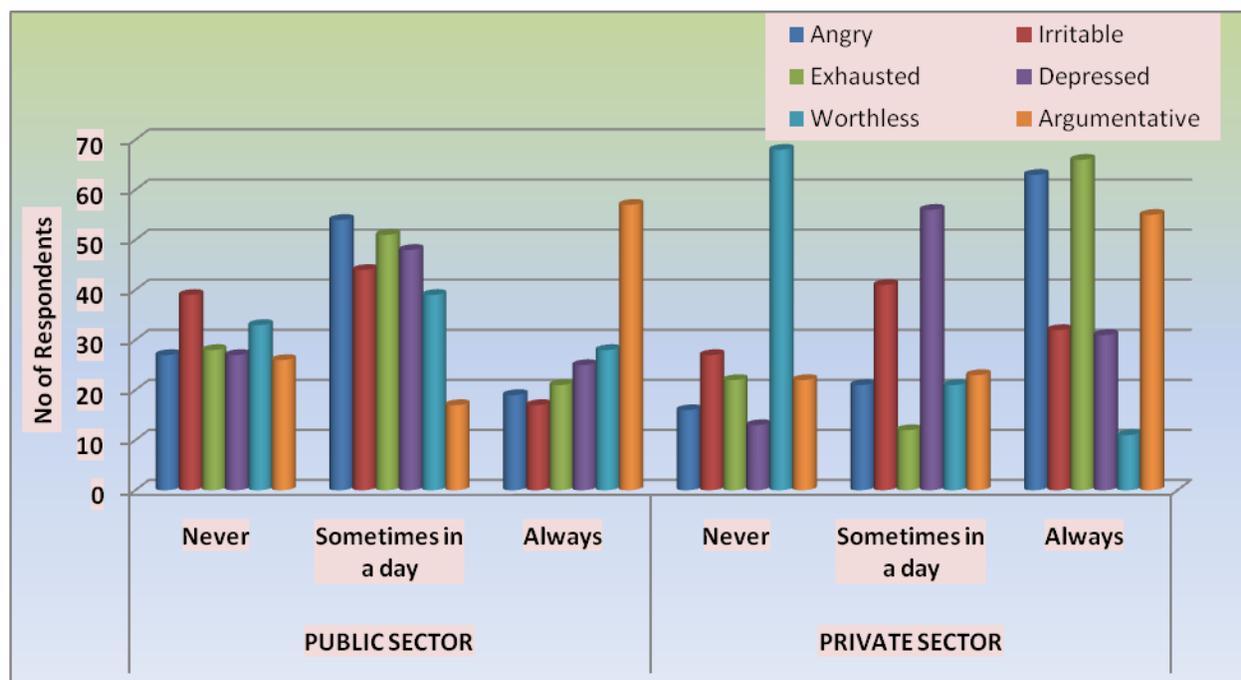
public and private sector bank employees] is **accepted and proved**.

Job stress leads to behavior changes in employees. This was analysed by the next statement of analysis i.e. Statement 3, which expresses how many number of times does a bank employee exhibit the behavior stated, in a day. Results are depicted in table 4 below:

TABLE 4 BEHAVIOUR CHANGES OF BANK EMPLOYEES

S.no	Statement	RESPONDENTS OPINION					
		PUBLIC SECTOR			PRIVATE SECTOR		
		Never	Sometimes in a day	Always	Never	Sometimes in a day	Always
1.	Angry	27	54	19	16	21	63
2.	Irritable	39	44	17	27	41	32
3.	Exhausted	28	51	21	22	12	66
4.	Depressed	27	48	25	13	56	31
5.	Worthless	33	39	28	68	21	11
6.	Argumentative	26	17	57	22	23	55
7.	Impatient	35	21	44	13	61	26

CHART 4 BEHAVIOUR CHANGES OF BANK EMPLOYEES



In the above table the respondents of public and private sector banks were analyzed through various behaviors. In the first statement 54 respondents of public sector banks expressed that they get angry sometimes in a day whereas 27 respondents disagreed and expressed that they never get angry. In contrast 63 private sector bank respondents agreed that they always get angry whereas 21 respondents get angry sometimes in a day. In the second statement 39 respondents of public sector employees never feel irritated whereas 44 respondents feel irritated sometimes in a day. In contrast 32 respondents of private sector bank behave irritable always and 41 respondents get irritated sometimes in a day. In the third statement 28 respondents in public sector bank never feel exhausted whereas 51 respondents get exhausted sometimes a day. On the contrary, 22 respondents of private sector bank never get exhausted whereas 66 always get exhausted. In the fourth statement 48 respondents of public sector bank feel depressed sometimes a day

whereas 25 respondents always feel depressed. In similarity 56 respondents of private sector bank feel depressed sometimes a day whereas 31 respondents always feel depressed. In the next statement 39 respondents of public sector bank sometimes feel worthless whereas 28 respondents always feel worthless. In contrary, 68 respondents of private sector bank never feel worthless and 21 respondents feel worthless sometimes a day. In the sixth statement 26 respondents of public sector bank never get argumentative whereas 55 respondents of private sector bank always get argumentative. In the last statement 35 respondents from public sector bank never get impatient whereas in private sector bank 61 respondents get impatient sometimes in a day.

Another statement helps in statistically examining the stress level among bank employees as respondents. Results are depicted in frequency table 5 below:

TABLE 5 STRESS LEVEL AMONG BANK EMPLOYEES

Q.No	STATEMENT	PUBLIC SECTOR					PRIVATE SECTOR				
		SA	A	N	D	SD	SA	A	N	D	SD
VARIABLE- Organizational (Bank) Factors with Stress											
LIKERT SCORE →		5	4	3	2	1	5	4	3	2	1
1.	There is a lot of time pressure and deadlines	17	25	11	33	14	15	37	17	23	8
2.	Internal communication is poor	16	29	9	21	25	13	32	12	19	24
3	Lack of Higher Management Support	14	36	13	21	16	8	15	22	39	16
4	Working condition is poor	18	32	11	28	11	12	33	14	26	15
5	I am facing Office Politics	16	29	9	21	25	13	32	12	19	24
6	Insecurity and threat of unemployment	11	42	7	23	17	15	37	12	24	12
7	There is no opportunity for growth	16	29	12	27	17	12	41	9	18	20

(Where SA= Strongly Agree, A=Agree, N=Neutral, D= Disagree, SD=Strongly Disagree.)

From the above table 5 the responses of respondents can be analyzed on the organizational (Bank) factors affecting the respondents with stress. In the first statement 25 respondents from public sector bank agreed and 33 respondents disagreed that there is a lot of time pressure and deadlines whereas in private sector bank 37 respondents agreed and 23 respondents disagreed to it. In the second statement 29 respondents from public sector bank agreed and 21 respondents disagreed that their internal communication is poor whereas in

private sector bank 32 respondents agreed and 19 respondents disagreed to it. In the third statement 36 respondents from public sector bank agreed and 21 disagreed that there is lack of higher management support whereas in private sector bank 15 respondents agreed and 39 respondents disagreed. In the fourth statement 32 respondents from public sector bank agreed and 28 respondents disagreed that working condition is poor whereas in private sector bank 33 respondents agreed and 26 respondents disagreed. In the fifth statement

29 respondents from public sector bank agreed and 21 respondents disagreed that they are facing office politics whereas in private sector bank 32 respondents agreed and only 24 respondents strongly disagreed to it. In the sixth statement 42 respondents from public sector bank agreed and 23 respondents disagreed that they feel insecurity and threat of unemployment whereas in private sector bank 37 respondents agreed and 24 respondents disagreed to it. In the last statement 29 respondents from public sector bank agreed and 27 respondents disagreed that there is no opportunity for growth whereas in private sector bank 41 respondents agreed and 18 respondents disagreed to it. From these few statements it can be concluded that although

there is work pressure in both the sectors but private sector employees are more forced to work as compared to public sector bank employees. Also, private sector bank employees are more scared of unemployment and they feel that there is no opportunity for growth in their sector.

HYPOTHESIS TESTING

In current research study on the above table correlation parameters and bank stress related factors of respondents values were statistically analyzed over Likert's scale values with one way ANOVA by using SPSS and the results are as mentioned below:

ANOVA							
GROUP			Sum of Squares	df	Mean Square	F	P Value (Sig)
Organizational (Bank) Factors with Stress	Public Sector Banks Employees	Between Groups	1.472	5	.294	1.010	.044
		Within Groups	58.610	5	.292		
		Total	60.082	5			
	Private Sector Bank employees	Between Groups	5.322	5	1.064	3.746	.003
		Within Groups	57.118	5	.284		
		Total	62.440	5			

Respondents opinion were statistically analyzed with One Way ANOVA with the help of SPSS Software and the obtained P value was highly significant therefore, the results concluded that **null hypothesis** [H_0 : *There is no significant difference between stress level of public and private sector bank employees*] is **rejected** and **alternate hypothesis** [H_1 : *There is a significant difference between stress level of public and private sector bank employees*] is **accepted and proved**.

5. COPING STRATEGIES (STRESS MANAGEMENT TECHNIQUES)

The Organizational Oriented Strategies for Coping with Stress:

1. Flex time: Allowing workers to start or end the workday earlier or later can reduce work/life stress, especially for working parents. Flex time can also reduce the stress of commuting in rush hour traffic.
2. Job sharing: This allows at least two people trained to perform each job, enabling each employee to have time off without losing productivity.
3. Stress management programs: Conducting stress management programs at

organizational level, with the objective of creating awareness about stress and making employees to learn stress management techniques.

4. Physical activities planned in job design: The body can release stress, better through physical exertion, as physicians were suggesting, indulging any kind of physical activity is recommended while job design.

Stress management can be divided into two phases: the first is coping with stress and the second is facing the stress with the help of relaxation techniques such as meditation. As every individual is different, psychotherapies should be used. Banks should treat people at work differently, treating them with respect and valuing their efforts. Banks should introduce Employee Assistance Programmes (EAPs) and stress control workshops according to the level of employees as level of stress and employees are directly related. If psychological wellness and health of the employees are improved, productivity shall also increase. Because it is said that, ***“a Healthy Employee is a Productive Employee”***

6. CONCLUSION

Since stress in banking sector is mostly due to excess work pressure and work life imbalance, the organization should support and encourage to take up roles that help them to balance work and family. The productivity of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychosocial wellbeing of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him in all realms of life. The growing importance of interventional strategies is felt more at organizational level. This particular research was intended to comparatively study the stress among public and private sector bank employees. Respondents opinion were statistically analyzed with the help of SPSS Software (Independent sample t test and One Way ANOVA) and the obtained value was highly significant, therefore the results concluded in rejection of null hypothesis and acceptance of alternate hypothesis which states that H_1 - There is a significant difference between the stress level of public and private sector bank employees.

It can be concluded that, employees in both the public and private sectors face moderate levels of stress, of which they are subject to role erosion the most and resource inadequacy the least. Although the researcher noted that private sector employees face slightly more stress than those in the public sector. The analysis of the impact of various socio-demographic factors on stress level reveals that educational qualifications and work experience have a significant impact on employees stress levels. Various stress factors relating to work, organization and personal, health environment, psychological, emotional have impact of stress.

Although certain limitations were met with the study, every effort has been made to make it much comprehensive. Stress in the work place has become the black plague of the present century.

It is further concluded that increased level of stress leads to decrease in motivation level of employees. Lesser scope for personal growth, underutilization of abilities, uncongenial working environment, ambiguous organizational policies are other findings leading to stress and lesser motivation of employees. Therefore, in order to increase the motivation level of

employees and to decrease the level of stress the origination must consider the above suggestions and recommendations. Besides this the organization must chart out proper human resource development programmes aimed at overall development of employees working in the organization.

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