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# An Insight into Job Involvement of Women Employees in the Banking sector

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### ABSTRACT

This paper empirically illustrates the extent of Job involvement of women employees working the banking sector of India. A sample of 267 women employees from diverse cadres of hierarchy of public and private banking sectors was used for the study. The study classifies the degree of involvement of women employees based on the four sub dimension of Job involvement viz. Response towards work, Expressions of being job involved, Sense of duty towards work and feelings about unfinished task and absenteeism. Regression analysis is used to comparatively highlight the difference that exists between the four sub dimensions of job involvement of the employees.

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### Introduction

The increasing global spread of business and the greater participation of multi-national corporations in developing markets calls for focusing attention towards management practices in different parts of the world (Budhwar: 2003)<sup>1</sup>. With the rate of globalization and industrialization witnessed all over the world, one factor that has enhanced the functionality of these organizations is the 'employees' who work in these organizations (Napier N. K & Vu V T: 1998)<sup>2</sup>. Besides this, the common theme for futuristic research is the changes in the symmetry of the work force. This reference is specific to the increased participation of women in the management arena. Both the developed countries and developing countries are witnessing this phenomenon (Mankidy A: 2000)<sup>3</sup>. The attributes that contribute to making of these new entrants more efficient and productive has been an area of enormous research and debate. Among the various attributes studied job attitudes and job performances are perhaps the two most enduring and central sets of construction in individual-level organizational research (Austin & Villanova: 1998)<sup>4</sup>. A great deal of research has been conducted that attempts to link employee attitudes with work outcomes (Locke: 1976)<sup>5</sup>. One of the major attitude that has been a topic of constant discussion is Job involvement This concept of JI has also been the mainspring energizing the symbiotic relationship between JI, performance, and the quality of working life, because individuals who have their ego development tied into the jobs have a higher stake in performing well and there is often a strong desire to satisfy the need for ego identity and development in their jobs.

#### Job Involvement (JI)

In recent years, there have been spirited efforts throughout the world by top echelons of management to redesign jobs in order to increase JI. This is apparently based on the belief that JI is conducive to both productivity and job satisfaction. Significant amount of research has been conducted on Job involvement during early 1960's to late 80's (Kanungo; 1982, Lodahl & Kejner; 1965, Rabinowitz & Hall; 1977)<sup>6</sup>. Lodahl & Kejner define JI refers as the extent to which individuals identify psychologically with their work, or the importance of job to their total self-image and self-esteem. JI is also defined as the degree to which a person perceives his total work situation to be an

important part of his life and is central to him and his identity because of the opportunity it provides him to satisfy his important needs. In order to measure and assess the degree of job involvement of respondents a structured scale of 20 items developed by Lodahl & Kejner in 1965 was used. The respondents were asked to indicate their perceived degree of agreement or disagreement with respect to 20 statements given. The responses were analyzed on a five point Likert scale scored from strongly agree (5) to strongly disagree (1) and summed up. Seven of the statements were negatively phrased and hence scored reverse. Further, the following four sub dimensions identified by Lodahl & Kejner (1965) that are important to job involvement are studied and tested.

- Response towards work
- Expressions of being job involved.
- Sense of duty towards work
- Feelings about unfinished task and absenteeism

For cleared understanding, the level of involvement is classified into five categories based on percentile mean:

- |             |   |                                    |
|-------------|---|------------------------------------|
| • 0- 20 %   | - | Very low level of Job Involvement  |
| • 20- 40 %  | - | Low level of Job Involvement       |
| • 40- 60 %  | - | Moderate level of Job Involvement  |
| • 60- 80 %  | - | High level of Job Involvement      |
| • 80- 100 % | - | Very high level of Job Involvement |

#### Women in Banks

A topic of recurring interest in the literature on organizational behavior is the impact of the influx of women into the workplace- a phenomenon that has occurred in the past few decades. India too, has witnessed this change in the gender – mix of employees in the organized sector. The changing political, economic and psycho- social scenario has given slow but steady impetus to women's literacy and awareness within the female population. As a result, there is a shift in the labor market in terms of gender –mix; the number of women job applicants is growing steadily, particularly in the middle hemisphere of organizations (Sastry & Pandey: 1992)<sup>7</sup>. The emerging focus on "women" and their increased participation in economic activities needs to be seen as a part of the global transition of society and not just an intervention on the economic front. The role of women in economic value creation has been often an issue of

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debate. Women have played many roles whether it is providing moral support to their male partners to pursue their careers/professions, supplementing family income due to dire necessities or pursuing corporate careers – in every scenario that leads to economic value creation; ‘women’ have been playing a very valuable role. Until a couple of decades ago, women were predominantly content with playing the supportive role, but over the last decade, there has been a dramatic change in the number of women who have entered the corporate world. As a result of the rising number of women in the corporate portals, many of whom, unlike in the past do not consider the opportunity to work as a short term phenomenon, but are focused on building a long term career. The new corporate culture is calling for a new mantra to accommodate and nourish the ‘female factor’ of the human resource.

The gradual ascendancy of women in the power hierarchy, overcoming workplace discrimination in the corporate sector displays not only the change in the outlook and the perception of the management, but also the strenuous efforts made by dynamic women in that direction. Right from the beginning, the banking sector has acted as a “facilitator” of women work culture that has made womenfolk monopolizes the field. More and more women across the country have chosen bank jobs as their preferred destination. Nationalization of banks in India has tapped the growing women power in the work force diversity. The advent of private banks added fillips to the intake of women workforce in the banking scenario. Women have achieved great heights in the banks by occupying mantle of CEO, director, manager etc. The increase in the composition of women in the workforce thus necessitated the study of the women employees in banks.

#### **Research Methodology**

The researcher has conducted a survey based investigation which is also partly diagnostic in nature. The study is ‘micro’ in nature as it is confined to job satisfaction. The researcher has selected three banks each from private and public sectors. The selection of sample is based on stratified random sampling technique. All women employees irrespective of their cadre have been considered for the research. The study is confined to five talukas of Dakshina Kannada districts, called as the ‘Cradle of Banking industry of India’. Since many items in this research are based on the empirical evidences gathered by the researcher it is also an empirical inquiry. All categories of employees – officers, special assistants and clerks (excluding sub staff on request of the banks) were covered. Personnel(women ) working in all types of branches - rural , semi-urban & urban , as well as control offices like Head office, zonal office, divisional office were covered for the study. The population consists of 868 women employees and stratified random sampling method was used to choose the sample respondents. The stratification was made on the basis of the location of the banks (rural, semi urban , urban) and designation of employees and 30% of the population was chosen as the sample.

#### **Analysis & Interpretation**

The detailed analysis and interpretations of the sub dimensions of job involved are given below:

##### **Response to work**

Respondent’s expectation about work and the extent to which these expectations are met determines the level of job involvement they experience, which in turn determines their response to work. Five statements were posed to the respondents to evaluate their response to their work. The overall response towards this sub dimension of JI was 64.6% (mean 3.23) in the public sector and 64.8% in the private sector (mean 3.24) indicating that there is ample scope for improvement of

respondents ‘response towards work’. The in-depth analysis of the five statements is shown in Table No.1.01 given below. Five statements were posed to the respondents to check their ‘response towards work’. The analysis revealed that except for the first statement –‘For me mornings fly by...’, were in the level of involvement for public sector respondents was 78.62% and private sector respondents was 74%, for the remaining five statements the rate of response was below 70% with high standard deviation measures, indicating greater scope for improvement. The overall analysis of the sub dimension – ‘Response towards work’, shows that respondents are inclined towards working, but their expectations from higher than what is currently provided.

##### **Expression of being JI**

The way in which employee’s express job involvement differs from person to person and in accordance with the level of job involvement experienced. Some employees may express high job involvement by thinking of the job even when they are not at work, while others may be depressed if they fail at something related to the job). Table no 1.2 gives details of the analysis regarding –‘Expression of being Job Involved’.

To understand the expression of being involved, respondents were posed with six statements. The overall measure of respondents ‘Expressions of being Job involved”, shows that the level of involvement is good as in public sector banks the mean is  $3.67 \pm 1.32$  (73.4%) and in private sector banks it is  $3.56 \pm 0.90$  (71.2%). But the standard deviation of public sector banks indicates that there is a high degree of variance, indicating a mixed opinion among the respondents. The highest response rate in the public sector is received for the statement, “To me, my job is a very large part of who I am”, with mean of  $4.01 \pm 0.81$  (80.11%) signifying their attachment towards their jobs. Whereas, for the same statement the response rate of private sector respondents is lower comparatively with mean of  $3.67 \pm 0.85$  (73.33%). The t- test shows that there is significant difference between respondents of both the sectors regarding the importance of job as p value is 0.002. The lowest rate of response has been found for the statement, “Usually I feel detached from my job”, with respondents of both banking sector 50% response rate, which indicates moderate level of involvement as it a negatively phrased statement. Overall, the response towards this sub dimension of Job involvement is good.

##### **Sense of duty towards work**

Employees who are highly job involved have a great sense of duty towards work and willing to work overtime without pay in order to complete an assigned task. The analysis of respondents’ perception about sense of duty towards work is represented below in Table No.1.3 Five statements were analyzed to understand the respondent’s sense of duty towards work. Except for one statement, similarity was found between responses elicited from both the banking sectors. When it came to being a perfectionist will performing their work , public sector respondents showed high level of involvement with mean score of 4.26(85.19%) compared the respondents of private sector banks, whose response was with a mean of 3.96 (79.23%).

The t-test showed that the level of difference was high as the p value was 0.003. Respondents of both the banking sector showed good response to the statement, “I am very much personally involved with my job”(mean 4.13 public sector and mean 4.09 private sector). Among the five statements lowest response rate was obtained the statement, “I usually show up for work a little early, to get things ready”(public sector; mean 3.82 and private sector mean 3.69). The analysis of the overall sense of duty towards work shows that respondents of public sector

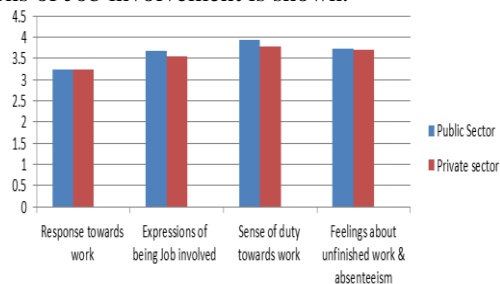
banks have slightly higher degree of involvement with mean score of 3.95 (79%) compared to private sector respondents, mean score 3.79(75.8%).

#### **Feelings about unfinished work and absenteeism**

Employees who are job involved avoid being absent from work and feel guilty about unfinished work. Higher the response towards this parameter better is the job involvement of the respondents. The following Table No.1.4 shows the analysis about unfinished work and absenteeism.

To understand feelings towards unfinished work and absenteeism, three statements were analyzed. Regarding the judgment of a person based on how well the person performs the job, the mean score in public sector banks was found to be 4.11(82.22%) and in private sector 3.85 (76.95%). The p value of 0.016 shows that there is significant difference between opinions elicited by respondents of both the banking sectors. With regard to unhappiness due to inability to complete work, private sector respondents have shown more unhappiness (mean 4.28) compared to public sector respondents (mean 3.94). When it comes to reducing priority to work, respondents of both banking sector have given similar responses with mean score of public sector being 3.10 (62.01%) and in private sector mean score is 3.01 (61.50%). The overall response of respondents of both banking sector towards unfinished job and absenteeism is 74%. The summarized statistically description of the four sub dimensions of Job involvement is shown in Table No.1.5

In terms of sub dimensions of job involvement, Table no.1.5 indicates that the respondents of both banking sectors display moderate response towards work (mean= 3.23 public sector; mean= 3.24 private sector) but the standard deviation is high hence the response cannot be generalized to all the respondents. Respondents indicate relatively better expressions of being involved in their jobs compared to their response towards work (mean= 3.67 public sector; mean= 3.56 private sector). The expression of being involved in the job is relatively higher in case of public sector respondents compared to private sector respondents. Regarding 'sense of duty towards work', public sector respondents have responded fairly with 79% (mean= 3.95) and private sector with 75.8% (mean= 3.79). Regarding unfinished work and absenteeism response from both the sectors are similar with mean score being 3.72. Among the four parameters only in case of "sense of duty towards work", difference in the response between the two banking sectors can be noticed. In the Chart No. 1.0, the statistics about sub dimensions of Job involvement is shown.



**Chart No 1.0. Descriptive statistics on sub dimensions of Job involvement**

The summative values of the four sub dimensions of Job involvement, gives a clear picture about the overall level of Job involvement. This is indicated in table no.1.6 given below.

The Table No. 1.6 above table portrays that the level of job involvement in public sector respondents is 72.47 % (Mean  $\pm$  Std. deviation: 3.62 $\pm$  0.36) and in case of private sector respondents it is 70.83% (Mean  $\pm$  Std. deviation: 3.54 $\pm$  0.37). The t- test reveals that there no significant difference in the level of involvement of both the sectors as p value 0.092. An overall

analysis of the level of involvement of the all 267 respondents shows that they are involved in their work but involvement level is not very high.

Among the twenty statements used for arriving at conclusion about the level of involvement of respondents of both the sectors, the range of involvement staggered between 50% to 85%. In case of most of the statements, response rate was similar except for three statements. The statements are: "I have very strong ties with my present job which would be very difficult to break"- the analysis of the statements shows that the response rate of respondents in the public sector is 77%, where as in case of the private sector respondents the response rate is 68.46%. The second statement which shows difference of opinion among the two sectors is "I want to be a perfectionist when it comes to my work", here the percentage mean of public sector respondents is 85.19% and private sector it is 79.23 %. The least score was obtained for the statement -"I used to be more ambitious about my job than I am now", with average score of respondents in public sector being 53% and in private sector it being 55%. The overall analysis reveals that the mean scores of respondents of both the banking sectors are around 3.60 indicating normal level of involvement.

#### **Findings based on Job Involvement**

The level of job involvement in public sector respondents is 72.47 % and in case of private sector respondents it is 70.83%. The t- test reveals that there is no significant difference in the level of involvement of both the sectors as p value 0.092. An overall analysis of the level of involvement shows that they are involved in their work but involvement level is not very high.

- In terms of sub dimensions of job involvement, the respondents of both the banking sectors display moderate response towards work (mean= 3.23 public sector; mean= 3.24 private sector) but the standard deviation is high hence the response cannot be generalized to all respondents.
- Respondents indicate relatively better expressions of being involved in their jobs compared to their response towards work (mean= 3.67 public sector; mean= 3.56 private sector). The expression of being involved in the job is relatively higher in case of public sector respondents compared to private sector respondents.
- Regarding 'sense of duty towards work', public sector respondents have responded fairly with 79 % (mean=3.95) and private sector with 75.8% (mean= 3.79).
- Regarding unfinished work and absenteeism response from both the sectors is similar with mean score being 3.72. Among the four parameters only in case of "sense of duty towards work", difference in the response between the two banking sectors can be noticed.

Using regression analysis the four sub dimensions of the job involvement was checked in order to arrive at the major dependents and degree of dependability. The ANOVA test reveals that there is difference between the two banking sectors when it comes to analysis of the sub dimensions of job involvement. (p= 0.000 sig)(Appendix A). Keeping Job Involvement as the dependable variant, the four sub dimensions were studied and the results are depicted in Figure 1. It was inferred that the major predictor of JI in case of Public sector respondents was 'expressions of being involved with beta score of 0.571 where as in case of private sector it was feeling about unfinished work that affected JI the maximum with beta score of 0.627.

Table No 1.01. Response to Work

Statement	Banking Sector		Mean	Std. Deviation	Percentage Mean	t value	p value
For me mornings of work fly by.....	Sector	Public	3.93	.91	78.62	1.66	.098
		Private	3.73	.88	74.62		NS
	Total		3.87	.90	77.45		
Quite often I feel like staying at home, instead of coming to work ®	Sector	Public	3.24	1.17	64.87	.74	.459
		Private	3.36	1.12	67.18		NS
	Total		3.28	1.16	65.54		
I used to be more ambitious about my job than I am now ®	Sector	Public	2.66	1.14	53.23	0.87	.389
		Private	2.79	1.15	55.90		NS
	Total		2.7	1.14	54.01		
Sometimes task of the next day disturbs me so much that I am not able to sleep	Sector	Public	3.08	1.24	61.59	1.19	0.234
		Private	2.88	1.15	57.69		NS
	Total		3.02	1.21	60.45		
I consider some aspects in my life more important than my job	Sector	Public	3.26	1.17	65.19	1.26	0.209
		Private	3.45	0.99	68.97		
	Total		3.31	1.12	66.29		

Source: Field survey

Table No 1.2.Expression of being JI

Statement	Banking Sector		Mean	Std. Deviation	Percentage Mean	t value	p value
Major part of my interest are centered around my job	Sector	Public	3.62	0.91	72.49	0.91	0.364
		Private	3.51	0.91	70.26		
	Total		3.59	0.91	71.84		NS
To me , my job is a very large part of who I am	Sector	Public	4.01	0.81	80.11	3.07	0.002
		Private	3.67	0.85	73.33		
	Total		3.91	0.83	78.13		S
Usually I feel detached from my job ®	Sector	Public	2.95	3.11	58.94	.53	.597
		Private	2.76	1.06	55.13		
	Total		2.89	2.67	57.83		NS
I don't mind spending a half an hour past closing time if I can finish a task	Sector	Public	3.98	.92	79.68	.19	.853
		Private	3.96	.86	79.23		
	Total		3.98	.90	79.55		NS
I would probably continue in my job if I do not need the money	Sector	Public	3.75	1.07	75.03	.25	.807
		Private	3.72	.87	74.36		
	Total		3.74	1.01	74.83		NS
I avoid taking extra responsibilities or duties at my work place ®	Sector	Public	3.28	1.16	65.40	.86	.389
		Private	3.41	1.16	68.21		
	Total		3.31	1.21	66.22		NS

Source: Field survey

Table No 1.3. Sense of duty towards work

Statement	Banking Sector		Mean	Std. Deviation	Percentage Mean	t value	p value
		Private	3.45	0.93	68.97		
	Total		3.57	0.94	71.39		
I am very much personally involved with my job	Sector	Public	4.13	0.62	82.65	0.50	0.614
		Private	4.09	0.65	81.79		
	Total		4.12	0.63	82.40		NS
I usually show up for work a little early, to get things ready	Sector	Public	3.82	.94	76.40	1.03	0.303
		Private	3.69	.92	73.85		
	Total		3.78	.92	75.66		NS
I want to be a perfectionist when it comes to my work	Sector	Public	4.26	.69	85.19	2.99	0.003
		Private	3.96	.86	79.23		
	Total		4.17	.75	83.45		HS
The major satisfaction in my life comes from my job	Sector	Public	3.88	1.00	77.57	0.34	0.300
		Private	3.83	0.93	76.77		
	Total		4.17	.75	83.45		NS

Source: Field survey

Table No 1.4. Feelings about unfinished work and absenteeism

Statement	Banking Sector		Mean	Std. Deviation	Percentage Mean	t value	P value
You can measure a person pretty well by how good a job he/she does	Sector	Public	4.11	0.79	82.22	2.42	0.016
		Private	3.85	0.87	76.92		
	Total		4.03	0.82	80.67		Sig
I feel depressed if I am unable to complete a given task	Sector	Public	3.94	.90	78.73	.98	.328
		Private	4.28	4.65	85.64		
	Total		4.04	2.62	80.75		NS
Used to care more about my work, but now other things seem more important ®	Sector	Public	3.10	1.12	62.01	0.58	0.563
		Private	3.01	1.13	60.26		
	Total		3.07	1.12	61.50		NS

Source: Field survey

Table No 1.5.Descriptive statistics on sub dimensions of Job involvement

Sub dimensions of Job Involvement	Public Sector			Private sector		
	Mean	SD	Percentage mean (%)	Mean	SD	% mean
Response towards work	3.23	1.13	64.6	3.24	1.06	64.8
Expressions of being Job involved	3.67	1.32	73.4	3.56	0.9	71.2
Sense of duty towards work	3.95	0.79	79.0	3.79	0.84	75.8
Feelings about unfinished work & absenteeism	3.72	0.94	74.4	3.71	2.22	74.2

Source: Field survey

Table No 1.6. Level of Job Involvement of respondents

Sector	Frequency	Mean	Std. Deviation	Percentile mean	T value	P value
Public sector	189	3.62	0.36	72.47	1.69	0.092
Private sector	78	3.54	0.37	70.83		NS
Total	267	3.60	0.36	71.99		

Source: Field survey

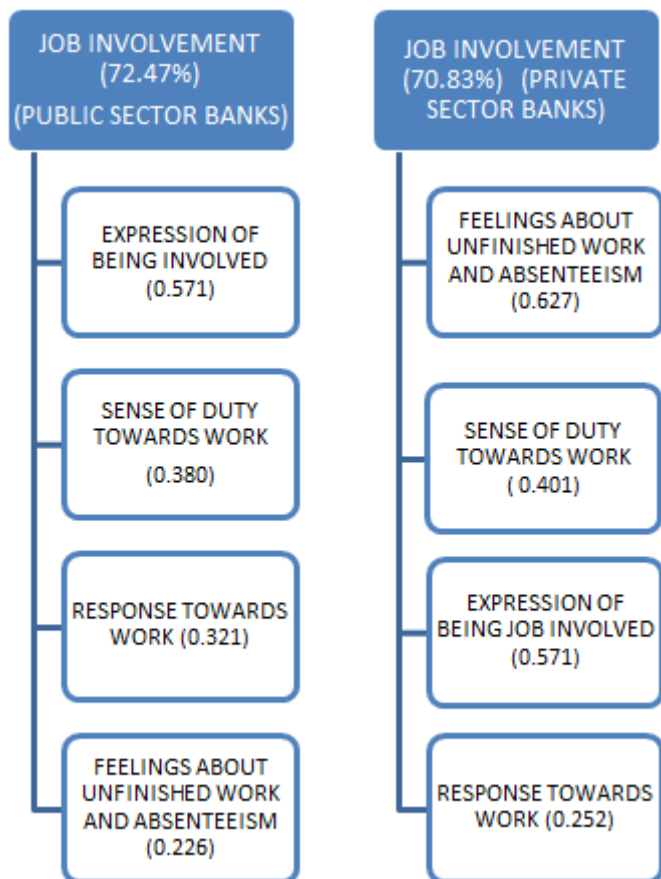


Figure 1. Comparative Analysis of Job Involvement

### Conclusion

From the analysis of the data, it was found that the level of response towards the sub dimension "Response towards work", was the lowest, suggesting that there is scope for improvement.

This sub dimension thrusts on the fact that, the employees are interested to perform their jobs, but the job is not interesting enough. This especially holds well in case of employees who are over qualified for the designation they hold. Example: a Postgraduate working in the clerical cadre. If the banks could gradually depute an over qualified employee into that job which matches his competence, then there would be an increase in productivity.

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