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Abstract

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Job Satisfaction of Female Employees in Commercial Banks of Pokhara

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Job satisfaction of employees is considered as important factor for the growth and success of any organization. However, many organizations have made minimal effort to assess the job satisfaction of employees including banks. This study aims to measure the job satisfaction of female employees and the major factors affecting it in commercial banks of Pokhara valley, Nepal. The study follows descriptive and explanatory designs. Purposive sampling technique was used in this research. The survey was conducted using a questionnaire administered to 150 female professionals working in different commercial banks of Pokhara valley. Descriptive statistics such as frequency analysis and mean score analysis, and inferential statistics such as correlation analysis and regression analysis were employed in this study. This study found that all the independent variables including promotion, supervisor behaviour, remuneration, working conditions and co-worker behaviour positively correlated with job satisfaction. Likewise, the study found that promotion, remuneration, and working condition have a significant impact on job satisfaction.

EMPLOYEES ARE VALUABLE assets of an organization. The performance of employees determines the success of an organization. Likewise, the performance of people depends upon the satisfaction of the employees. People working in an organization have their desires and expectations. They seek to fulfil some of their needs by joining the organization. If their job meets their expectations, the employees are satisfied. On the other hand, if the expectations are not met, the employees are dissatisfied. Job satisfaction is a comprehensive range of feelings and emotions that influence

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an employee's performance at the workplace. Employees' job satisfaction has several advantages for businesses. It serves as a point of differentiation. It lowers employees' turnover, boosts employee lifetime value, and makes the organization successful. The satisfaction of employee in job is widely regarded as a driver of employee retention and productivity (Jamal Ali & Anwar, 2021). The satisfaction of employees is a prerequisite for increasing productivity, responsiveness, quality, and service recognition. Thus, employees' job satisfaction is a critical factor in the growth and prosperity of any organization (Sarma, 2012). Thus, the satisfaction of employees is crucial element in achieving organizational success as satisfied employees tend to be more productive, efficient, and loyal to their organizations.

In recent years, global economic progress has accelerated the growth of the banking industry as well as this development has created huge management issues at banks. Among many, one issue is the low level of employees' work satisfaction, which has made it difficult to improve service quality. Work for long hours, work burden, poor treatment, an unpleasant working condition, fewer opportunities for advancement, work inequity, and other issues present in today's banks. Employees' job satisfaction influences the quality of bank service, which in turn influences the level of client satisfaction. As a result, considerable efforts to promote the job satisfaction of employees results in satisfied customers and satisfied employees. This study focuses on identifying major factors related to job satisfaction in the banking sector.

Many studies have been undertaken on the employees job satisfaction in the service sector, industrial sector, and in other sectors. However, they are not all about the same thing. Nowadays, female participation in the form of employment is encouraged in the workplace like financial institutions. The growing number of female employees in the banking sector proves it. However, few attempts have been made to assess the job satisfaction of female employees in banks. Therefore, it seems reasonable and crucial to assess the female employees' job satisfaction at financial institutions. This study measures the job satisfaction and the factors affecting it among the female employees of commercial banks in Pokhara. This study provides the insights to the practitioner as well as points out the important factors for the female employee's job satisfaction. Overall, this study can contribute to promoting gender equality and improving the working conditions in the banking industry.

Review of Literature

Conceptual Review

Maslow's Theory (1954). Motivation is the key drive of job satisfaction of employees. According to Abraham Maslow's theory (1954), human beings have their own basic wants that must be addressed. Failure to address basic human requirements disturbs the human soul, failing to achieve self-satisfaction in terms of growth, profession, or work (Robbins, 2009). The physiological needs, security needs, love needs, self-esteem, and level of self-perfection are all examples of basic needs. Job satisfaction can only be obtained if certain degrees of these needs are met. If the employees are successful in receiving all of the specified needs, such as an appropriate income, a sense of acceptability, fair treatment by managers or supervisors in the areas of labour division, and proper recognition for their achievements, then the employees will be satisfied.

Herzberg Theory (1968). This theory investigates two major aspects that influence job satisfaction: hygiene factors and motivational factors. In contrast to Maslow, Herzberg places more emphasis on the person inside the organisation, and it is important to notice that he divides

human needs into two groups. The hygiene factor is basically equivalent to Maslow's lower-order needs. According to Herzberg and others' research, while hygienic aspects are important for job satisfaction, they have little impact on job motivation (Robbins, 2009). Hygiene factor includes administration and company policies, relationships with peers and supervisor, interaction with subordinates, compensation, job safety, private life, work environment, and status are often regarded to be crucial hygiene factor. Ineffective personnel practices such as inadequate pay, autocratic management, and an inferior work environment will dissatisfy an employee. Motivational variables, on the other hand, are typically associated with the work itself or its content. Job accomplishment, appreciation, development, the job itself, the opportunity for growth, and responsibility are all motivating factors. These elements contribute to high motivation and high job satisfaction. However, their absence rarely causes significant dissatisfaction.

Maslow's Hierarchy of Needs theory and Herzberg's Two-Factor theory are two influential theories related to job satisfaction. Both theories provide insights into the factors that contribute to job satisfaction, which can be applied to the job satisfaction of female employees in banks. These theories suggest that addressing basic needs and providing a supportive work environment are crucial for preventing job dissatisfaction. Additionally, providing opportunities for growth and recognition, and promoting gender equality and inclusivity in the workplace, can contribute to enhancing job satisfaction among female employees. To conclude these theories can provide a framework for understanding the factors that contribute to job satisfaction among female employees in banks.

Empirical Review

Various studies on job satisfaction have been conducted in different parts of the world. According to Jamal Ali and Anwar (2021), employee job satisfaction is determined by intrinsic and extrinsic driving forces, supervisor's behavior, career options, social interactions with the work group, and whether employees succeed or fail in their work. It is considered that the behavior which contributes to the firm's success is more likely to occur when employees are strongly motivated, feels devoted to the business, and are highly satisfied with their work. Bhardwaj et al. (2020) measured the factors affecting employee satisfaction in various commercial banks in Rajasthan, including private and public banks. This study found a positive relationship between job satisfaction and the award, salary, job security, advancement chances, and good employee relations. The study also showed that employees are most concerned about their earnings and working hours. Shuvro et al. (2020) in their study measured the degree of job satisfaction among Grameen Bank employees. The study found that organizational factors including working conditions, salary, equality, and promotion have a significant impact on how satisfied people are with their jobs at Grameen Bank, whereas individual characteristics like age and gender have less of an impact. Inegbedion et al. (2020) explored the perceptions of work-life balance and employee job satisfaction in Nigerian work organisations using structural equation modelling. The findings reveal that employees' perceptions of work-life balance have a considerable impact on job satisfaction. Rahman et al. (2014) discovered that job safety, involvement in decision making, leave opportunities, top management attitude, salary increase, designated family time, opportunity for promotion, flexible working hours, and other factors affect female employees' job satisfaction in private commercial banks. Thus, job satisfaction of employees is influenced by various factors, including working condition, salary, job security, career advancement opportunities, social interaction, and perception of work-life balance.

Some of the studies conducted in Nepal have also focused on job satisfaction and the factors affecting it. Pantha (2020) investigated the job satisfaction levels of employees at two banks using several parameters and found that the working environment, remuneration and benefits, reward/recognition, training and development, and job security time are all critical measures of employee job satisfaction. Neupane (2019) analyzed the job satisfaction of employees in Nepalese commercial banks based on the working environment, employee cooperation, training and advancement, and salaries. The study found salary, training and advancement, working condition, and employee cooperation among employees are the major factors influencing job satisfaction. Bista and Regmi (2016) examined overall work satisfaction and determined the most important elements influencing job satisfaction in Nepalese commercial banks. The study found that the majority of employees are happy with their jobs, with only a few exceptions. This study also discovered that job stability, compensation, advancement opportunities, and relationships with supervisors and coworkers are the most influential determinants on job satisfaction. Likewise, the study shows that job satisfaction level fluctuates significantly among employees of different ages and with different years of experience. Pathak (2016) conducted a study to find the job satisfaction of commercial bank employees in Nepal. He has concluded that job stability is the most important element influencing job satisfaction among Nepalese commercial bank employees. The second, third, fourth, and fifth most important variables of job satisfaction are pay and promotion possibilities, relationship with supervisors and coworkers, physical work environment, and the future chance for professional advancement.

Research Gap

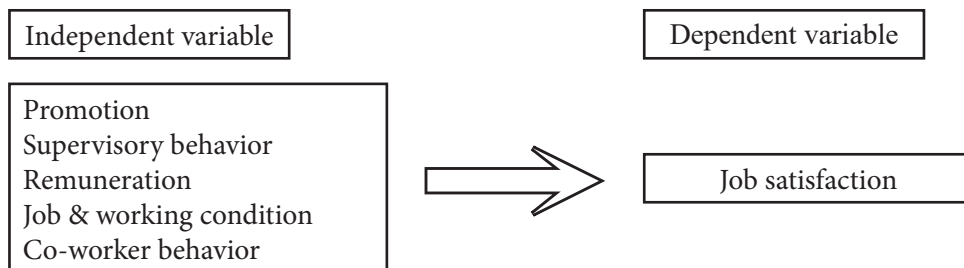
Based on previous studies, it is found that some studies have investigated the job satisfaction of employees in commercial banks, while very few have specifically focused on female employees. Similarly, some studies have been conducted in other parts of Nepal and there appears to be a lack of research specifically focused on the Pokhara valley. So it is important to conduct a study on the job satisfaction of female employees in the Pokhara valley. This study provides valuable insights into the unique experiences and challenges faced by female employees in this specific context.

Conceptual Framework

Based on the review of the literature, the researcher found that promotion (Rahman et al., 2014; Shuvro et al., 2020), remuneration (Rahman et al., 2014; Shuvro et al., 2020), the behavior of supervisor and coworker (Rahman et al., 2014; Pathak, 2016), working environment (Shuvro et al., 2020; Pantha, 2020) are the major factor affecting job satisfaction. So, the following conceptual framework has been developed for this study.

Figure 1

Conceptual Framework



Dependent variable. Dependent variable is the one in which the researcher has primary interest and tries to predict, describe or explain its variability. For this study, job satisfaction is taken as the dependent variable.

Independent variable. Independent variable is one which impacts the dependent variable in either a positive or negative way. For this study, promotion, supervisory behaviour, remuneration, job & working condition and co-worker behaviour are the independent variables.

Hypotheses. Previous literature found that job stability, pay and promotion, relationships with supervisors and co-workers, and physical work environment are the major factors affecting the job satisfaction of commercial bank employees in Nepal. Based on this, the following hypotheses were formulated and tested in this study;

H_1 : Promotion has a significant impact on the job satisfaction of female employees

H_2 : Supervisory behaviour has a significant impact on the job satisfaction of female employees

H_3 : Remuneration has a significant impact on the job satisfaction of female employees

H_4 : Job and working conditions have a significant impact on the job satisfaction of female employees

H_5 : Co-worker's behaviour has a significant impact on the job satisfaction of female employees

Research Methodology

The study follows descriptive and explanatory designs. A descriptive research design is applied to describe the demographic characteristics of the respondents as well as to describe the perception of respondents towards job satisfaction. Similarly, explanatory research is conducted to explain the relationship between job satisfaction and other independent variables. This study comprises of potential female employees working in the commercial banks in various branches of Pokhara. Purposive sampling technique has been used in this research. The survey was conducted using a questionnaire administered to 150 banking female professionals working in different commercial banks of Pokhara valley. The questionnaire comprised of socio-demographic characteristics and Likert scale questions to measure the perception towards job satisfaction, which were distributed and collected from the respondents to collect the required information.

The researchers used descriptive statistics such as frequency analysis and mean analysis to describe the demographic characteristics and perception towards measures of job satisfaction. Likewise, inferential statistics such as correlation analysis and regression analysis were employed to provide on the relationship between independent variables and dependent variables. The regression model used in this study is as follows;

$$JS = \beta_0 + \beta_1 Pr + \beta_2 SB + \beta_3 Rmn + \beta_4 WC + \beta_5 CWB + e$$

In this model, job satisfaction (JS) depends on promotion (Pr), supervisor behavior (SB), remuneration (Rmn), working conditions (WC) and co-worker behavior (CWB).

Validity and Reliability

The degree to which data accurately reflects what it is supposed to portray is referred to as validity. For validity, the measurement scales used in the questionnaire were based on the previous research of (Tutuncu & Kozak, 2007; Hong et al., 2013; Rukh et al., 2015). Similarly,

the reliability of measuring scales reveals how well the measure is free of bias and provides consistent measurement throughout time. Cronbach alpha is used to check the reliability of the scale where the Cronbach alpha value above 0.7 is considered as good. The Cronbach alpha values of the measurement scale used in this study are given in Table 1. They range from 0.779 to 0.951 and the overall Cronbach value is 0.963. All the Cronbach alpha values are above the minimum acceptable value. This provides strong evidence for the reliability of the scale.

Table 1*Result of Reliability Test*

Constructs	No. of items	Cronbach alpha
Promotion	3	.902
Supervisor behaviour	3	.779
Remuneration	3	.951
Working condition	4	.941
Co-worker behaviour	3	.829
Job satisfaction	5	.931
Overall	21	.963

Result and Analysis**Demographic Profile**

The demographic profile in this study is characterized by marital status, age, education, ethnicity, monthly income, position, and working experience of the respondents which is given in Table 2.

Table 2*Demographic Characteristics of the Respondents*

Demographic Variables	Frequency	Percent
<i>Marital status</i>		
Unmarried	83	55.3
Married	67	44.7
<i>Age of respondent</i>		
30 years and less	130	86.7
More than 30 years	20	13.3
<i>Education</i>		
Bachelors	79	52.7
Masters and above	71	47.3
<i>Ethnicity</i>		
Brahmin	59	39.3
Chhetri	40	26.7
Janajati and others	51	34.0

<i>Monthly income (Rs.)</i>		
Under 15000	7	4.7
15001 to 25000	20	13.3
25001 to 35000	45	30.0
35001 to 45000	45	30.0
More than 45000	33	22.0
<i>Position of employees</i>		
Non-officer	125	83.3
Officer	25	16.7
<i>Working experience</i>		
Two years and less	28	18.7
Three to Four years	82	54.7
Five to Six years	20	13.3
More than Six years	20	13.3
Total	150	100.0

Table 2 shows that most of the females working in commercial banks in Pokhara (55 percent) are unmarried and the remaining 45 percent are married. The respondents are only from two age groups only: 21 to 30 years and 31 to 40 years. Most of them are from 31 to 40 years (87 percent) and others 13 percent are from 21 to 30 years old. Similarly, more than 50 percent of the respondents are having bachelor's degree and other approximately half of the respondents are having master's degree and above. There are no respondents who have an education level of intermediate and below. In this study, most of the respondents are Brahmins (39.3 percent). It is followed by Janjati and others (34 percent) and only 26.7 percent of respondents are Chhetri. Similarly, most of the female employees in commercial banks are working as non-officer which comprises 83 percent of total respondents and only 17 percent of female employees are working as an officer and most of the respondents have monthly incomes of Rs. 25001 to 35000 and Rs. 35001 to 45000 which represents 30 percent of respondents in each category. It is followed by more than Rs. 45000 (22 percent), Rs. 15001 to 25000 (13.3 percent) and under Rs. 15000 (4.7 percent). Regarding the experience, most of them have an experience of three to four years which comprises of 54.7 percent of respondents following 18.7 percent have an experience of two years and less, 13.3 percent have an experience of five to six years and other 13.3 percent have an experience of more than six years.

Mean Score Analysis

In this study, various 21 items were used to measure the job satisfaction of commercial bank female employees in Pokhara using a 5-points Likert Scale where 1 represents "strongly disagree", 3 represents "neutral", and 5 represents "strongly agree". Table 3 shows the result of the mean score of the statements.

Table 3 shows that the average mean score and the mean score of most statements are greater than the neutral value of 3. It indicates that most of the respondents were either agreed or strongly agrees with these items.

Table 3*Mean Score Analysis*

Statements	Mean	SD
Your company put its policies into practice while promoting.	3.04	1.029
There is no gender discrimination while promoting at your organization	2.89	1.121
The promotions are based on the performance of the employees	3.18	1.056
You are satisfied with the criteria set for the promotion of employee	3.01	1.049
Your supervisors care deeply about you and your accomplishments	3.32	1.058
Your supervisor provides you with actionable feedback that helps you to improve your performance	3.79	0.89
Your supervisor praises you for doing your job brilliantly	3.62	1.109
You are satisfied with the competence of your supervisor and his behaviour	3.51	1.122
Your salary is fair for your duties and responsibilities	3.71	1.051
Salary increment is purely based on result-oriented performance	3.88	0.81
Salary increment and bonus distribution helps in making the best use of your abilities	3.85	0.839
You are satisfied with the current salary and incentives	3.63	0.781
Women employees have a chance to work independently on the job	2.86	1.105
Women employees have the freedom to use their own judgment on the job	2.89	1.121
You have the environment to do your job that doesn't go against your conscience	3.21	1.107
You have a private, safe and comfortable personal workspace	3.43	1.077
You are satisfied with your job and working environment	3.55	1.207
Your co-workers respect the dignity and self-respect of the women employee	3.77	0.915
Your co-workers don't express unacceptable behaviour or misconduct you at the office	3.31	1.056
Your co-workers always maintain social distance from you at the office	3.74	1.013
You are satisfied with the behaviour of your co-worker	3.59	1.205
Average mean score	3.42	

Among these 21 items, salary increment is purely based on result-oriented performance has the highest mean value of 3.88, therefore, it is considered as a major factor that indicates a positive attitude towards job satisfaction in the commercial bank. The other statements having a mean score greater than 3 indicate that the respondents agree with our statements. The respondents agree that the fairness of salary increments and bonus distribution encourage them to do the best of their abilities. The promotions are based on the performance of the employees and the company put its policies into practice while promoting. Similarly, supervisors' feedback and appraisal helps them to improve their performance and they care deeply about their accomplishments. Likewise, co-workers respect their dignity and self-respect, and always maintain social distance and do not express unacceptable behaviour or misconduct with them at the office. Similarly female employees feel that they have a private, safe and comfortable personal workspace. Regarding satisfaction, they are satisfied with the current salary and incentives, behaviour of a co-worker,

job and working environment, the competence of their supervisor and their behaviour, and criteria set for the promotion of an employee. However, some of the statements have a mean value of less than 3, which indicates that there is gender discrimination in promotion, women employees have little autonomy and no opportunity to work independently on the job.

Correlation Analysis

The correlation between different dependent and independent variables is given in Table 4. We assume job satisfaction to use as the dependent variable and the other five variables as independent variables.

Table 4

Correlation Matrix between Job Satisfaction and its Factors

	Pr	SB	Rmn	WC	CWB	JS
Pr	1					
SB	.597**	1				
Rmn	.334**	.700**	1			
WC	.607**	.853**	.570**	1		
CWB	.579**	.896**	.835**	.852**	1	
JS	.723**	.892**	.631**	.881**	.891**	1

** means significant at 1 percent level of significance

Note. Pr refers to promotion, SB refers to supervisor behaviour, Rmn refers to remuneration, WC refers to working condition, CWB refers to co-worker behaviour, JS refers to job satisfaction

Table 4 reveals that there is a significant positive correlation between the dependent variable (job satisfaction) and the other five independent variables (promotion, supervisor behaviour, remuneration, working conditions and co-worker behaviour) at one percent level of significance. The correlation value ranges from 0.631 to 0.892, indicating a moderate to the high level of association between work satisfaction and other independent variables. Similarly, there is a high correlation between some independent variables also. The correlation coefficient of supervisor behaviour with remuneration, working condition, and co-worker behaviour is high. Likewise, the correlation coefficient of co-worker behaviour with supervisor behaviour, remuneration and working condition is also high. This gives evidence for the possibility of multicollinearity of supervisor behaviour and co-worker behaviour with other independent variables.

Regression Analysis Results

The regression analysis shows the impact of different independent variables (such as promotion, supervisor behaviour, remuneration, working conditions and co-worker behaviour) on the dependent variables (job satisfaction). A high degree of multicollinearity was observed (VIF was more than 5) when the regression model was run with the inclusion of all the independent variables, it was observed more than 5, thus the researchers excluded co-worker behaviour in the second stage and supervisor behaviour in the third stage. Finally, the regression analysis was run using promotion, remuneration and working condition as the independent variable and job satisfaction as the dependent variable. The result of regression analysis and collinearity statistics are given from Table 5 to Table 7.

Table 5*Model Summary*

Model	R	R Square	Adjusted R Square	SE
1	.926	.858	.855	.36567

Table 6*ANOVA*

	Model	Sum of Squares	Mean Square	F	Sig.
1	Regression	117.898	39.299	293.904	.000
2	Residual	19.522	.134		
Total		137.420			

Table 7*Result of Regression Coefficients*

Variables	β	t	Sig.	Collinearity Statistics	
				Tolerance	VIF
(Constant)		-2.700	.008		
Promotion	.303	7.702	.000	.631	1.585
Remuneration	.197	5.176	.000	.674	1.483
Working Condition	.585	12.977	.000	.479	2.087

Table 7 presents the result of the regression analysis. It reveals that all these independent variables positively affect the job satisfaction. The p-value less than 0.01 level of significance indicates that. Similarly, the p-value of F-statistics in Table 6 is also less than 1 percent, confirming that the regression model used is good. And the adjusted R-square is 0.855 (see Table 5), which indicates that 85.5 percent of the variation in the job satisfaction is explained by these three independent variables utilised in the model. The rest 14.5 percent of the variation in job satisfaction is due to other factors.

Discussion

This study measured the job satisfaction and the major factors affecting it among the female employees of commercial banks in Pokhara. The study used five major factors related to job satisfaction from the literature including promotion, supervisory behaviour, remuneration, job and working condition, and co-worker behaviour. It has been found most of the respondents have a positive attitude towards these factors. From the correlation analysis, it has been found that there is a significant positive correlation between the dependent variable (job satisfaction) and other five independent variables (promotion, supervisor behaviour, remuneration, working conditions and co-worker behaviour). This result is in consistent with the study of (Bhardwaj et al., 2020), who found a positive relationship between job satisfaction and the remuneration, advancement chances, and co-worker behaviour. In the same manner, the result of regression analysis shows that promotion, remuneration, and working condition have a significant positive impact on job

satisfaction. These findings are similar to the previous studies that promotion (Shuvro et al., 2020; Neupane, 2019; Bista & Regmi, 2016; Pathak, 2016), remuneration (Pantha, 2020; Shuvro et al., 2020; Neupane, 2019; Bista & Regmi, 2016; Pathak, 2016), and working condition (Pantha, 2020; Shuvro et al., 2020; Neupane, 2019; Pathak, 2016) have a significant impact on job satisfaction.

Conclusion

This study was conducted to measure the job satisfaction of female employees of commercial banks in Pokhara Valley. Different five independent variables were used to see their impact on job satisfaction. This study found that most of the female employees in commercial banks of Pokhara are unmarried, 31 to 40 years old and have an experience of 3 to 4 years. This study also finds that all the independent variables including promotion, supervisor behaviour, remuneration, working condition and co-worker behaviour are positively correlated with job satisfaction. So, we can conclude that fair promotion and remuneration, a good working environment, a friendly supervisor and good co-worker behaviour helps to increase the job satisfaction of female employees of commercial banks in Pokhara.

Similarly, it is found that promotion, remuneration, and working condition are the major factors affecting job satisfaction and these variables have a significant positive impact on job satisfaction. Thus, this study concludes that the job satisfaction of female employees of commercial banks in Pokhara can be increased by providing promotion opportunities to them, increasing their remuneration and providing them a good working environment.

Recommendation

Based on the findings, the study recommends that commercial bank should encourage and provide opportunities for female employees to advance in their careers. Likewise, they should offer fair and competitive salaries and benefits packages, ensure a safe, healthy and comfortable working environment for female employees. Additionally, encouragement for supervisors is must to provide support, feedback. The study substantiates for the recognition of female employees, and foster a positive, collaborative, and inclusive work culture among all employees to increase the job satisfaction of female employees in commercial banks in Pokhara.

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