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Work Ethics and Employee Job Satisfaction in Nepalese Commercial Banks of Butwal Sub-Metropolitan City

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Abstract

Purpose: *The paper examines the impact of Care, ethical code, Regulations, Instruments, Independence, Hard Work and Work as goal on job satisfaction in Commercial Banks.*

Methods: *The study adopted a descriptive and causal-comparative research design, utilizing statistical measures such as Mean, Standard Deviation, Correlation, and Regression for data analysis. Data were collected from 240 commercial bank employees using a convenience sampling method. Participants provided confidential responses to a detailed questionnaire, rating their perceptions on a clear 7-point Likert scale.*

Results: *The results reveal that care, regulations, independence, hard work and work as goal have significant impact on job satisfaction. Female employees have better opinion with regard to care on the other hand, employees of all age groups have similar opinion on work ethics and job satisfaction.*

Conclusion: *This study concludes that work as goal is the most influencing factors of work ethics on job satisfaction. So, employees who set goals in professional life tend to get higher job satisfaction*

Keywords: Care, ethical code, regulations, instruments, independence, hard work and work as goal.

I. Introduction

In the competitive banking sector, understanding the factors that drive success is essential. Since the industry is dynamic, identifying what satisfies employees has become challenging as their preferences change. Even with investments in training programs and incentives, many employees remain unmotivated and dissatisfied with their jobs.

A bank operates through the combined efforts of its employees, making its success dependent on their collective contributions to maintaining trust, efficiency, and reliability. While strong work ethics are positively linked to job satisfaction (Ali & Al-Kazemi, 2007), issues like harassment, discrimination, bullying, corruption, and unfairness still exist. These problems disrupt organizational performance and lead to employee dissatisfaction (Wesley et al., 2011).

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Job satisfaction is an important aspect of an employee work life and has a significant impact on their productivity and commitment to the organization (Mathieu & Zajac,1990). The empirical evidence have suggested that higher levels of employee satisfaction among the workforce leads to corporate profits and reduction of costly turnover (Bontis & Fitzenz, 2002). Job satisfaction is a multifaceted construct shaped by both positive and negative employee experiences. When a worker joins an organization, they bring their own needs, desires, and experiences, which shape their expectations. Job satisfaction is closely connected to individual behavior in the workplace (Davis et al., 1985). Hoppock (1938) defines job satisfaction as a combination of physiological, psychological, and environmental factors that lead a person to genuinely say, "I am satisfied with my job."

In the banking sector, Job satisfaction is linked with various factors including quality work ethics. Numerous research studies have highlighted work ethics as a critical determinants of job satisfaction. Work ethics is a collection of values and morality that is used to describe the action and behaviour of people and compare them by their culture (Tasmara, 2002). Several researches have conducted research to explore the relationship between quality work ethics and job satisfaction and reported positive correlation. For example, a study by Smith and Johnson (2016) reveals strong work ethics yield greater level of job satisfaction compared to those who lacks such qualities. Employee who adhered to ethical work practices were more likely to feel a sense of purpose and fulfilment in their jobs, leading to higher job satisfaction (Johnson, 2019). Therefore, it is important to understand about the dimensions of quality work ethics that influence job satisfaction for sustained success in the banking industry.

Work ethics involves being responsible, professional, honest, and having integrity (Alizadeh et al., 2021; Einarsen et al., 2019; Ho, 2019). Over time, work ethics has evolved, shaped by cultural, economic, and social factors. In the Industrial Revolution, for example, the shift to industrial economies emphasized punctuality, discipline, and job dedication. Today, strong work ethics are linked to higher job satisfaction, as they foster pride and fulfillment. Conversely, employees lacking work ethics may feel disengaged and unsatisfied. It is vital for job satisfaction, but several factors can affect its effectiveness. Inconsistent enforcement of ethical standards or selective application can create perceptions of favoritism and inequality, leading to dissatisfaction (Tang & Sarsfield-Baldwin, 1996). Similarly, when leaders fail to demonstrate strong ethical practices, it erodes employee confidence in the organization (Crane & Matten, 2004). In Nepali banking sector, issues like unfairness, lack of teamwork, favoritism, and corruption contribute to employee dissatisfaction. Addressing these challenges can create a supportive environment that promotes strong work ethics, boosting job satisfaction and contributing to organizational success.

Previous research has highlighted several gaps in understanding the relationship between quality work ethics and job satisfaction. Most studies focus on the correlation between the two variables, rather than exploring their causal relationship. Additionally, much of the existing research has been conducted in general work settings, and while employees' experiences may differ across organizations, the dynamic nature of the workplace also contributes to shifts in these experiences. Given the changing organizational environment, there is a need for more focused research to better understand the current situation of employees, particularly in sectors like banking.

The primary objective of this study is to assess the relationship between care, ethical code, regulations, instruments, independence, hard work, work as goal, and job satisfaction within the banking sector. Additionally, the study aims to explore the differences in these factors among employees of different gender and age groups, providing a comprehensive understanding of how demographic variables influence perceptions of work ethics and job satisfaction. Furthermore, the study seeks to examine the effect of these factors on overall job satisfaction, highlighting how elements like ethical practices, independence, and work goals contribute to a more fulfilling and motivated work environment. By addressing these objectives, the study intends to offer valuable insights for improving work ethics and job satisfaction in the banking sector, ultimately enhancing organizational performance and

employee well-being.

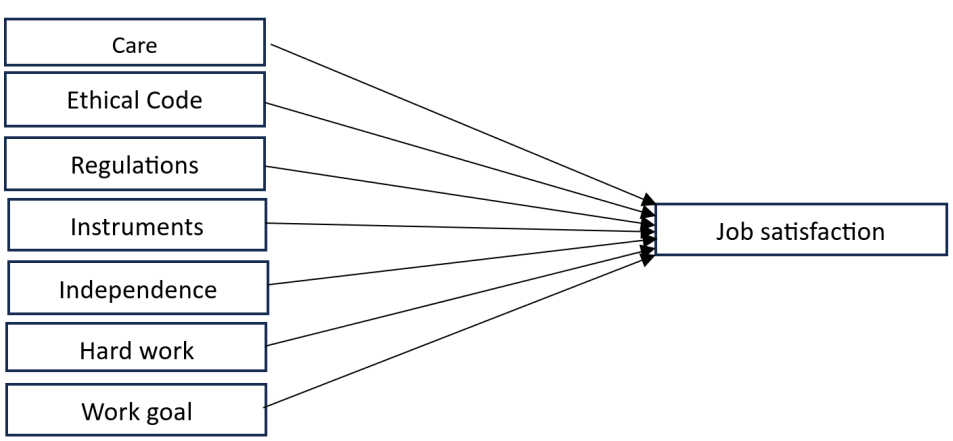
II. Reviews

Numerous studies have been conducted on work ethics and job satisfaction, offering valuable insights into how ethical practices influence employee well-being and performance. Al-Nashash et al. (2018) investigated how strong work ethic influences job satisfaction among Jordanian banking employees using a quantitative approach, distributing surveys to 89 employees at Jordanian banks. The analysis showed a positive association, indicating that employees with a strong work ethic tend to report higher job satisfaction. Furthermore, Paudel and Shahi (2023) focus on Nepalese commercial bank employees. It aims to identify the most valued aspects of a strong work ethics and how they influence their job satisfaction. Researchers surveyed 85 employees across 10 commercial banks in Sainamaina Municipality and the data were collected using scheduled questionnaire. The results suggest a positive link between work ethic and job satisfaction among these employees. Likewise, Deshpande (1996) examines the impact of different ethical climate types (professionalism, caring, rules, instrumental, efficiency, and independence) on various facets of job satisfaction (pay, promotions, co-workers, supervisors, and work itself) in a large non-profit organization. This study utilized a survey-based approach to gather data from employees in a large non-profit organization. A professional climate positively influenced satisfaction with promotions, supervisors, and work, and also contributed to overall job satisfaction, caring climate positively influenced satisfaction with supervisors and instrumental climate had a negative impact on overall job satisfaction and satisfaction with promotions, co-workers, and supervisors.

Research Framework

Figure 1

Research Framework



Note. Adopted from Al-nashash et al., (2018)

Moreover, a recent study by Khatun and Salih (2022) explored the connection between software engineers' work ethic and their job satisfaction. They surveyed 170 software engineers and found that software engineers with a strong work ethic tend to report higher levels of job satisfaction. Similarly, Bakker et al. (2008) also explored relationship of work engagement and job satisfaction and found a strong positive correlation. This means employees who are

highly engaged, dedicated, and engrossed in their work (characteristics of a strong work ethic) tend to experience greater job satisfaction. Research conducted in South Sulawesi explored how Islamic work ethic influences job satisfaction among employees at four-star hotels. The findings revealed a strong positive connection, indicating that employees who adhered to Islamic work principles were more likely to be satisfied with their jobs (Saban et al., 2020).

Similarly, Chyekoh & Boo (2004) examined the relationship between organizational ethics and outcomes, drawing on justice theory and cognitive dissonance theory. Based on a survey of 237 directors in Singapore, their study found a significant and positive link between ethical cultural constructs and job satisfaction. In another study, Othman et al. (2014) investigated the impact of job satisfaction and code of ethics on the level of integrity among police officers in two districts of Shah Alam and Johor Bahru. Data gathered through well-structured questionnaires revealed that both job satisfaction and adherence to ethical codes played a significant role in enhancing integrity among officers. Furthermore, a study by Bha and Sholikhah (2017) in Pakistan explored the connection between Islamic work ethic and job satisfaction. The research, involving 100 employees from two commercial banks, showed a positive correlation. Statistical analysis (SPSS 16.0) suggested that a strong Islamic work ethic contributed to higher job satisfaction among employees.

III. Methodology

The study employs descriptive research and casual comparative research design. The descriptive approach is deemed appropriate for the investigation as it allows the existing situation to be presented without altering any factors (Cooper & Schindler, 2003). Furthermore, a causal-comparative design, as outlined by Kerlinger (1986), is employed to establish relationships between independent and dependent variables following a specific action or occurrence.

The population of the study comprise all the employees of commercial banks in Butwal Sub-metropolitan City. The total number of employees in commercial banks in Butwal is 600. Therefore, the population of the study is identified as 600 individuals. The total sample size for this study has been obtained using the formulae developed by Yamane (1967). The calculated sample size is 241.

The convenience sampling method was employed to approach the sample respondents. This choice is made because the employees were seen quite busy in bank, convenience sampling involves selecting those readily available, like employees who were present during a certain time or those volunteer to participate. A structured questionnaire has been adopted from Al-nashash et al, (2018). The questionnaire employs a seven-point Likert scale (1=Strongly disagree, 2=disagree, 3=slightly disagree, 4 =Neutral, 5=Slightly agree, 6= Agree and 7= Strongly agree) to gather responses from the participants.

For the data collection purpose work ethics is taken as an independent variable and Job satisfaction as dependent variables. In this regard seven variables have been chosen under the umbrella of independent variables i.e care, ethical code, regulations, instruments, independence, hard work and work goal. Subsequently, sets of questions were designed for each independent and dependent variables having total of 31 items. Lastly, a pilot test of the questionnaire was conducted by distributing it to a sample of 45 respondents to mitigate errors and ambiguities. From the total questionnaire i.e 300 distributed to the participants only 241 completely filled questionnaire were collected with the response rate 80.33%. The study used Smart PLS and SPSS version 20 registered software of LBC to analyze the collected data. The study employed various statistical tools based on the appropriateness of the data. Descriptive statistics, including mean and standard deviation (SD), were computed to analyse and identify employee responses. Additionally, a reliability test was conducted to assess the reliability of the research instrument. A Normality test, specifically the K-S test, was employed to check the normal distribution of the data.

Following the assessment of data normality, parametric and non-parametric tests were utilized in inferential statistics. Furthermore, a correlation coefficient was employed to measure the relationship between variables, and a regression was used to examine the effect.

IV. Results and Discussion

This section presents the analysed data and key findings. The author used Smart PLS and SPSS to analyze the collected information, and the results are documented below.

Table 1

Measurement Items Assessment of the Construct

Variables	Items	Loadings	VIF	Mean	Std. Deviation	Mean	S.D
Care	C1	0.884	2.473	4.612	1.762		
	C2	0.925	3.097	4.654	1.730	4.843	1.716
	C3	0.885	2.214	5.263	1.656		
Ethics code	EC1	0.838	1.897	5.192	1.635		
	EC2	0.800	1.945	5.192	1.814	5.433	1.610
	EC3	0.856	2.065	5.500	1.508		
	EC4	0.810	1.783	5.850	1.484		
Hard work	HW1	0.862	1.849	4.188	1.883		
	HW2	0.920	3.667	4.688	2.146	4.478	2.041
	HW3	0.916	3.641	4.558	2.095		
Instruments	I1	0.918	3.199	3.254	1.886		
	I2	0.894	2.885	3.692	1.959	3.682	1.969
	I3	0.852	2.262	3.654	2.068		
	I4	0.798	1.901	4.129	1.963		
Independence	IN1	0.877	2.784	4.467	1.958		
	IN2	0.893	2.303	4.925	1.873	4.547	1.901
	IN3	0.929	2.678	4.242	1.873		
Job satisfaction	Js1	0.869	3.050	5.704	1.393		
	Js2	0.875	3.449	5.192	1.692		
	Js3	0.741	2.295	4.996	1.755	5.248	1.634
	Js4	0.845	2.642	5.146	1.853		
	Js5	0.828	2.587	5.617	1.439		
	Js6	0.731	1.812	4.833	1.675		
Regulations	R1	0.733	1.410	5.946	1.418		
	R2	0.897	2.952	5.229	1.501	5.290	1.541
	R3	0.814	2.081	4.800	1.768		
	R4	0.850	2.281	5.188	1.478		

work as goal	WG1	0.875	2.732	5.987	1.380	5.652	1.563
	WG2	0.909	3.386	5.833	1.491		
	WG3	0.930	3.880	5.729	1.622		
	WG4	0.737	1.708	5.062	1.761		

Table 1 presents all outer loadings exceed the recommended threshold of 0.70 (Sarstedt et al., 2017), indicating strong relationships between the items and their respective latent constructs. Furthermore, all VIF values remain below 5, confirming the absence of multicollinearity among the scale items (Hair et al., 2019). This ensures that the variance in each item is not excessively influenced by other items within the scale. Finally, the mean and standard deviation values for all measurement items fall within acceptable ranges for a 7-point Likert scale. These findings collectively demonstrate that the measurement items exhibit satisfactory levels of reliability and validity, making them suitable for further analysis.

Table 2

Construct Reliability and Validity Assessment

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Care	0.880	0.883	0.926	0.807
Ethics code	0.846	0.859	0.896	0.683
Hard work	0.882	0.883	0.927	0.810
Independence	0.887	0.956	0.928	0.810
Instruments	0.889	0.913	0.923	0.751
Job satisfaction	0.900	0.909	0.923	0.667
Regulations	0.842	0.842	0.895	0.682
work as goal	0.887	0.904	0.923	0.750

Table 2 presents the results of the internal reliability and validity assessments for all constructs used in this study. Cronbach's Alpha values for all constructs exceed the recommended threshold of 0.705 (Bland & Altman, 1997), indicating high internal consistency and reliable measurement. Furthermore, Composite Reliability (CR) values, both rho_a and rho_c, surpass the 0.70 threshold, confirming strong construct reliability and validity (Saari et al., 2021; Hair et al., 2022). Importantly, Average Variance Extracted (AVE) values for all constructs exceed the 0.50 threshold, showing robust convergent validity (Hair et al., 2022). These findings indicate that all constructs meet the established quality criteria for reliability and validity.

Table 3

One-Sample Kolmogorov Smirnov Test

	Care	Ethical Code	Regulations	Instruments	Independence	Hard work	Work as goal	Job satisfaction
Kolmogorov-Smirnov Z	1.670	2.613	1.727	1.428	2.723	1.928	3.443	2.551
Asymp. Sig. (2-tailed)	.094	.000	.084	.153	.000	.053	.000	.000

Table 3 shows the Z value for ethical code, Independence, work as goal and Job satisfaction does not lie between -1.96 to +1.96, for ethical Code, Independence, work as goal and Job satisfaction do not follow a normal distribution. However, the p-value of Care, Regulations, Instruments and Hard work follows a normal distribution as their Z values lie between -1.96 to +1.96. For a normal distribution, we use parametric tests, and for a non-normal distribution, we use non-parametric tests.

Table 4

T-test for Significant Difference with Respect to Gender of Employees

Variables	Gender	N	Mean	T-value	P-value
Care	Male	121	4.64	2.076	.039
	Female	119	5.05		
Regulations	Male	121	5.2624	-.345	.730
	Female	119	5.3193		
Instruments	Male	121	3.7583	.694	.489
	Female	119	3.6050		
Hard work	Male	121	4.3636	-.967	.334
	Female	119	4.5938		

From Table 4, it is observed that the T value for care is greater than +1.96, and the P value is less than 5 percent indicating that the alternative hypothesis is accepted, therefore there is a significant difference between male and female employees regarding Care. The mean values for male and female employees, as shown in the table, are 4.64 and 5.05, respectively, further confirming the difference in opinion between genders. In this context, difference in opinion between male and female employees regarding care often stem from societal norms, cultural expectations, and biological factors. Traditionally, many societies have assigned care giving roles to female as compared to male employees this may be the reason for difference in opinion. On the other hand, it is shown that the T value for regulation, instruments, hard work is less than +1.96, and the P value is greater than 5 percent. Therefore, it can be concluded that the alternative hypothesis is rejected, indicating similar opinion between male and female employees regarding regulations, instruments and hard work. The similarities may be due to encouragement in a collective understanding and adherence to company regulations and policies.

Table 5

One WAY ANOVA for Significant Difference with Respect to age Group of Employees

Variables		N	Mean	F-value	P-value
Care	below 30	132	4.81	.262	.853
	30 to 40	81	4.85		
	41-50	26	4.96		
	50 above	1	6.00		
	Total	240	4.84		

	below 30	132	5.3201		
	30 to 40	81	5.2500		
Regulations	41-50	26	5.2212	.373	.772
	50 above	1	6.5000		
	Total	240	5.2906		
	below 30	132	3.7898		
	30 to 40	81	3.5216		
Instruments	41-50	26	3.7404	1.248	.293
	50 above	1	1.0000		
	Total	240	3.6823		
	below 30	132	4.2955		
	30 to 40	81	4.8313		
Hard work	41-50	26	4.2308	1.937	.124
	50 above	1	6.3333		
	Total	240	4.4778		

From Table 5, it is evident that the p-value of care, regulations, instruments, hard work is 0.853, 0.772, 0.293 and 0.124 respectively which exceeds 5 percent. Therefore, it can be concluded that the alternative hypothesis is rejected at the 5 percent level of significance. This indicates that the opinions of employees across different age groups are similar. The mean values for different age groups of employees also support this observation, showing similar opinions towards care, regulations, instruments and hard work. This similarity may be attributed to the organization maintaining a conducive environment in the organizational setting.

Table 6

Mann- Whiteny U test for Significant Difference with Respect to Gender of Employees

	Gender	N	Mean Rank	Z-value	P-value
	Male	121	114.05		
Ethical Code	Female	119	127.05	-1.456	.145
	Total	240			
	Male	121	123.54		
Independence	Female	119	117.41	-.685	.493
	Total	240			
	Male	121	120.02		
Work as goal	Female	119	120.98	-.108	.914
	Total	240			
	Male	121	114.69		
Job satisfaction	Female	119	126.41	-1.311	.190
	Total	240			

Since the P value from the table 6 is greater than 0.05 thus, the alternative hypothesis

is rejected at 5% level with regard to ethical code, independence, work as goal and job satisfaction. Hence, the data suggests that there is no significant difference between male and female employees for these variables. The similarities in opinion may be due to workplace culture equitable, promoting similar values and attitudes across genders. While the p-values are above 0.05, there are instances where the female group has a higher mean rank, suggesting a trend where female employees might exhibit slightly different behaviour or attitudes in certain areas like ethical code and job satisfaction.

Table 7

Krushkal-Wallis Test for Significant Difference with Respect to Age Group of Employees

	Age group of respondents	N	Mean Rank	Chi square	P-value
Ethical Code	below 30	132	117.13		
	30 to 40	81	124.68		
	41-50	27	123.79	.760	.859
	Total	240			
Independence	below 30	132	127.30		
	30 to 40	81	113.96		
	41-50	27	108.58	3.446	.328
	Total	240			
Work as goal	below 30	132	118.43		
	30 to 40	81	122.38		
	41-50	27	121.31	2.290	.514
	Total	240			
Job satisfaction	below 30	132	122.76		
	30 to 40	81	113.93		
	41-50	27	126.21	2.568	.463
	Total	240			

From Table 7, it is evident that the p-value of ethical code, independence, and work as goal and job satisfaction is 0.859, 0.328, 0.514 and 0.463 respectively. Which exceeds 5 per cent? Therefore, it can be concluded that the alternative hypothesis is rejected at the 5 per cent level of significance. This indicates that the opinions of employees across different age groups are similar regarding ethical code, independence, and work as goal and job satisfaction. The lack of significant differences may be due to small size sample of 50+ age group as it has only one respondent, which makes it hard to draw strong conclusion about this group.

Table 8

Correlation

Variables	Care	Ethical Code	Regulations	Instruments	Independence	Hard work	Work as goal	Job satisfaction
Care	1	.644**	.618**	-.530**	-.522**	.449**	.546**	.616**
Ethical Code		1	.779**	-.423**	-.420**	.325**	.581**	.564**
Regulations			1	-.399**	-.310**	.338**	.616**	.656**
Instruments				1	.677**	-.792**	-.401**	.371**
Independence					1	-.615**	-.283**	.232**
Hard work						1	.263**	.333**
Work as goal							1	.662**
Job satisfaction								1

*Note. **. Correlation is significant at the 0.01 level (2-tailed).*

Figure 2

Path Diagram of Structural Model Assessment

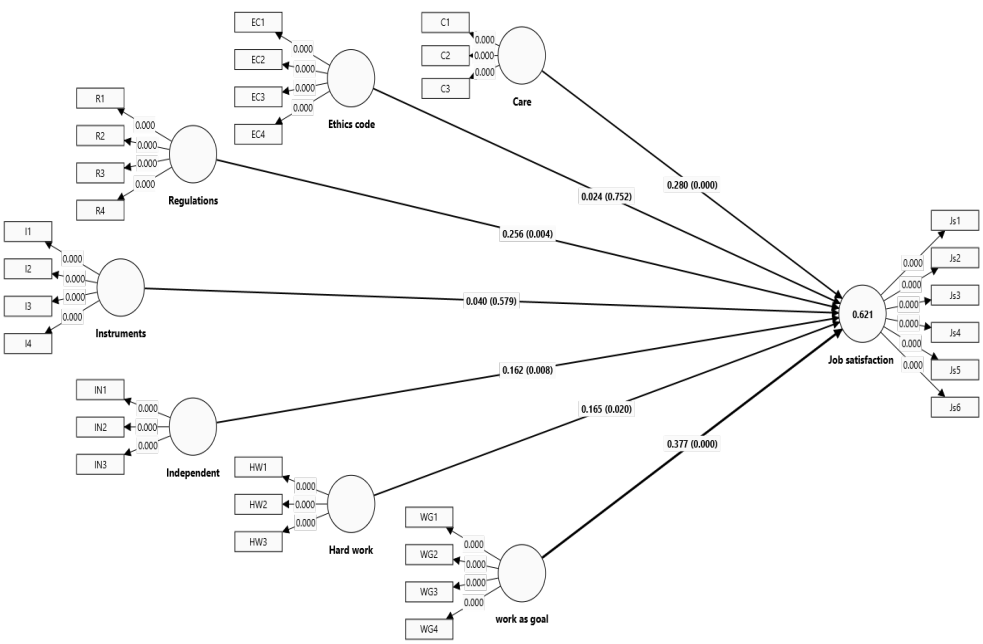


Figure 2 and Table 9 shows the boot-strapping results under 5000 subsamples and decisions From Table 8, it is found that the value of the correlation coefficient (r) between care and job satisfaction is 0.616, indicating a moderately high positive correlation between them. Similarly, the correlation coefficient between ethical code and job satisfaction is 0.564, indicating a moderate positive correlation between ethical code and job satisfaction. Likewise, the correlation coefficient between regulation and job satisfaction is 0.656, indicating a moderate positive correlation between regulations and job satisfaction. Moreover, the correlation coefficient between instruments and job satisfaction is 0.371, indicating a low

positive correlation between instruments and job satisfaction. In the same way, the correlation coefficient between independence and job satisfaction is 0.232, indicating a low positive correlation between independence and job satisfaction. Similarly, the correlation coefficient between hard work and job satisfaction is 0.333, indicating a low positive correlation between hard work and job satisfaction. Finally, the correlation coefficient between work as a goal and job satisfaction is 0.662, indicating a moderately high positive correlation between work as a goal and job satisfaction. Similarly, the p-value for care, ethical code, regulations, instruments, independence, hard work, and work as a goal in relation to job satisfaction is less than 1 percent, so it can be concluded that the alternative hypothesis is accepted at the 1 percent level of significance. on hypothesis. The result is evident that there is positive and significant impacts of care (β=0.280; p<0.05) on job satisfaction. Similarly, hard work (β=0.165; p<0.05), independence (β=0.162; p<0.05), regulation (β=0.256;<0.05) and work as goal (β=0.377; p<0.05) has positive and significant impact on job satisfaction and there is positive and insignificant impact of ethics code (β=0.024; p>0.05) and instruments (β=0.040; p>0.05) on job satisfaction.

Table 9

Hypothesis Testing (Direct Effect)

Hypothesis	β	mean	STDEV	t- test	P values	Decision
H1: Care -> Job satisfaction	0.280	0.278	0.075	3.730	0.000	Accepted
H2: Ethics code -> Job satisfaction	0.024	0.024	0.077	0.316	0.752	Rejected
H3: Hard work -> Job satisfaction	0.165	0.163	0.071	2.325	0.002	Accepted
H4: Independence -> Job satisfaction	0.162	0.159	0.061	2.638	0.008	Accepted
H5: Instruments -> Job satisfaction	0.040	0.042	0.072	0.555	0.579	Rejected
H6: Regulations -> Job satisfaction	0.256	0.250	0.088	2.894	0.004	Accepted
H7: work goal -> Job satisfaction	0.377	0.386	0.084	4.505	0.000	Accepted

R-square = 0.621 R-square adjusted = 0.609

The research measures the correlation between work ethics and job satisfaction. Based on the study, five out of seven variables found to have significantly effect on job satisfaction. Specifically, care, regulations, independence, hard work, and setting work as goal show a notable impact which is consistent with the findings of Al-Nashash et al. (2018); Paudel & Shahi (2023); Sapada et al. (2017), Thus, the current research findings correlate with the previous findings. Additionally, Deshpande (1996) posits that instruments have negative impacts on job satisfaction, which is compatible with the findings of the current study.

It also shows the R-square value of job satisfaction is 0.621 means 62.1 percent of variation in job satisfaction is predictable from work ethics and rest 37.9 percent is explained by other factors. which indicates moderate predictive power. Further, the adjusted r-square value of job satisfaction is 0.609, which indicates moderate predictive power (Hair et al., 2013).

V. Conclusion and Implication

The findings of the study concluded that care, regulation, independence, hard work and work as goal has a significant impact on job satisfaction. Among these variables work goal is the most influencing factors of work ethics on job satisfaction. Employees who are always self-esteemed with their work and always try to improve their efficiency are tends to get higher job satisfaction. Having clear goals at work is essential for employee happiness. So, well-defined goals give direction and meaning to daily tasks, showing employees how their work contributes to the bigger picture. Reaching these goals brings a sense of accomplishment that fuels motivation. To address this, managers should make activities that

support clear and achievable goal setting a top priority. Regular one-on-one meetings are key to discuss individual goals that align with the department and company's objectives. Investing in employee development equips them with the skills needed to achieve these goals. Furthermore, fostering open communication allows for adjustments along the way and celebrates milestones, keeping employees feeling engaged and fulfilled. Likewise competitive remuneration, career development opportunities, technical assistance and assigning interesting roles job provides satisfaction to the employees of banking field. However, job satisfaction is cruel to any organization such as bank but adopting to the evolving needs and expectations of employees, especially in the face of technological advancement and changing dynamics. Finding way to maintain a healthy working environment, providing opportunities for career growth will be tough and can be crucial in ensuring employee satisfaction in banking sector.

The findings of this study highlight the importance of fostering a work environment that emphasizes ethical conduct and job satisfaction. Policymakers should prioritize creating regulations that empower employees while aligning their professional goals with institutional objectives to boost job satisfaction. Organizations can benefit from this by offering career development opportunities that make employees feel valued and fulfilled, thereby contributing to overall success. Managers, on the other hand, can use these insights to understand employee motivations and provide support for skill development and personal growth. Future research could expand on these findings by exploring the impact of work ethics and job satisfaction in industries beyond banking.

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