

# An empirical study on factors influencing job satisfaction of human resource in bank and insurance companies of Nepal

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## ABSTRACT

Job satisfaction is the positive emotional feeling of an employee towards his/her job. It is one of the most important outcomes of an organization which depends upon the various motivational factors. Out of various motivational theories, this research work has used Herzberg's Two Factor Theory of motivation to understand the impact of motivational factors on job satisfaction of human resource working in bank and insurance companies of Nepal. Due to the use of the theory, the assumed 15 motivational factors are classified in to two groups-i.e; hygiene factor and motivator factor and later on each of the motivational factors are further grouped in to motivational and de-motivation factors in order to meet the assumption of independent sample t-test through IBM SPSS 25 version. To test internal consistency reliability of questions related to 15 constructs, Cronbach alfa( $\alpha$ ) coefficient has been calculated. To create consistency with sample size assumed in Herzberg's theory of motivation, this research paper has collected primary data from 200 respondents through face-to-face interview method with structured questionnaire. The results of this research work have partially accepted the conclusion of Herzberg's theory of motivation. Through the result of independent sample t-test, it has been found that, relation with colleague and allowances do not significantly effect on the level of job satisfaction of human resource whereas the remaining 13 motivational factors-i.e.; salary, bonus, vehicle facility, trainings, job promotion, work environment, rules & regulations, loan facility, relation with superior, awards, challenging job, relation with subordinate and job security do significantly effect on job satisfaction of human resource. This research paper concludes that to improve the job satisfaction of human resource, the bank and insurance companies of Nepal should increase their time, effort and finance on the remaining 13 motivational factors rather than on the 2 motivational factors.

## Keywords:

*Job Satisfaction, Herzberg's Two Factor Theory, Bank, Insurance companies, Human Resources, Motivational Factors*

## Article History:

Received: 11 Feb 2023

Accepted: 19 Mar 2023

Available Online: 15 Apr 2023



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## 1. INTRODUCTION

Job satisfaction is one of the major organization's outcomes which means positive, emotional and pleasurable response of employees towards the particular organization or job. Job satisfaction increases efficiency and productivity of the business organization. When employees receive expected rewards and incentives from job it helps to satisfy them (Poudyal & Pradhan, 2018). For example, paying workers high salaries can enhance satisfaction and reduce turnover, but it also may detract from bottom-line performance (Griffin & Moorhead, 2017). Therefore, job satisfaction is an important dependent variable that companies always expect to make positive by making favorable changes in organization's motivational factors for its employees with the view of achieving various organizational goals like; reduction in organization's cost of training employees, increment in organization's productivity, reduction in workplace stress of employees, reduction in inter-personal, intra-personal and inter-group conflict in organization etc. Companies provide various motivational forces to their employees working in different managerial levels. According to the 'Herzberg's Two Factor Theory' of motivation, the job satisfaction of the employees is determined by mainly two factors. He named the factors as hygiene factors and motivator factors. So, this study uses the hygiene (extrinsic) factors and motivator (intrinsic) factors of Herzberg in order to determine the level of job satisfaction of employees working in existing banks and insurance companies of Nepal. Intrinsic factors, such as achievement, recognition, the work itself, responsibility, advancement and growth seem to be related to job satisfaction (Aswathappa, 2017). On the other hand, when they were dissatisfied, they tended to extrinsic factors, such as company policy and administration, supervision, work conditions, salary, status, security and interpersonal relations (Aswathappa, 2017). However, this research study has undertaken salary, bonus, vehicle facility, work environment, relation with colleague, allowances, rules and regulations, loan facility, relation with superior, relation with subordinate and job security as hygiene factors of job satisfaction whereas, trainings, job promotion, awards and challenging job are considered as motivator factors of job satisfaction of employees working in bank and insurance companies of Nepal. To sum up, Nepal has witnessed a noticeable growth of banking and financial institutions after economic liberalization and an intensified competition among the banks (Yukongdi & Shrestha, 2020). As a competitive tool, banks have restored to a strategy of attracting talented human resources of rival firms by offering lucrative compensation packages, training and career development opportunities (Bista & Regmi, 2016). So, this research paper examines that whether or not the hygiene factors and motivator factors of Herzberg's Two Factor Theory significantly impact on the job satisfaction of human resource.

## 2. LITERATURE REVIEW

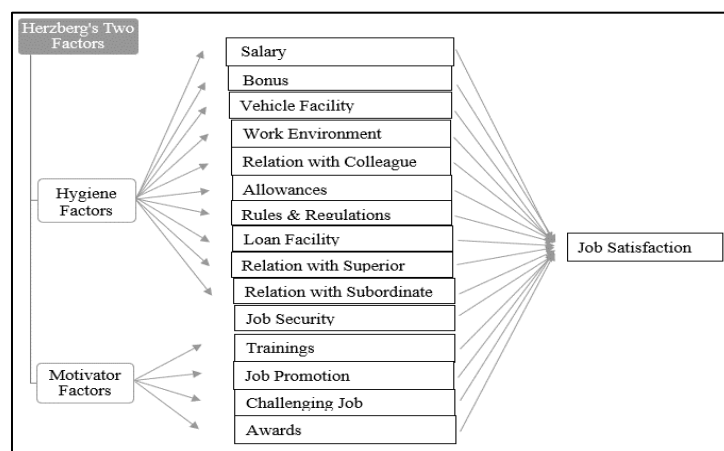
Locke (1976) concluded that the job satisfaction as a positive emotional feeling attributed to the appraisal of one's job or job experiences. Benefit as a major consideration in reward and motivation system conveys a message to employees about what the organizations believe to be important and worth encouraging (Lawler, 1986). Job satisfaction is associated with increased output, efficiency of the organization, loyalty with the organization, and reduced absenteeism and earnings (Ellickson & Logsdon, 2001). Job satisfaction positively affects the ability, effort and capability of the employees (Wright & Davis, 2003). Pension and profit-sharing plans are positively associated with job satisfaction (Bender & Heywood, 2006). Positive and favorable attitudes towards the job indicate the job satisfaction similarly negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006). Armstrong (2006) classified that job satisfaction has multi-dimensional facets consisting of attitude towards salary, promotion, working experience, working environment and nature of work. Job satisfaction is the collection of feeling and beliefs that human resources have about their current job (George & Jones, 2008). A satisfied worker tends to be less absent from his or her job, contributes for the benefit of the company and would like to stay in the organization (Adhikari, 2009). An effective

reward system with adequate performance recognition creates employee job satisfaction and enhances the favorable working conditions which serve as key motivator (Danish & Usman, 2010). At the time, the Imperial Bank of Kenya was experiencing low profitability due to dissatisfied employees and high turnover, but after investing in some of the precious resources like benefits, decision-making authority, training, and development, they began to enjoy the benefits of such policies (Newman et al., 2011). Salary and remuneration is the most important factor ranked by employees of commercial banks (Gautam, 2011). Banks must demonstrate a satisfiable commitment to their employees in the form of benefits, decision-making authority over how to accomplish the goal, and the use of employees' knowledge, skills, and competencies (Walia and Bajaj, 2012).

In previous years, factors such as a lack of physical stress on the job, a lack of tangible and intangible compensation, a lack of supervision, and so on were widely regarded as deterrents to job satisfaction (Iqbal et al., 2012). Keith (2013) explained the factors influencing job satisfaction depend upon the nature of the work and working environment. An increase in level of financial benefit, performance appraisal system, promotional strategies, training, and development program improves the overall satisfaction of human resources (Sharma et al., 2014). Dissatisfied employees, on the other hand, are unwilling to accept any pressure for their work, whereas satisfied employees are always willing to complete their job, even if it is difficult to perform (Simes et al., 2019). As a competitive tool, the banks have resorted to a policy of poaching talented human resources from the competing banks by offering better incentives (Bista & Regmi, 2016). Employee job satisfaction has a significant impact as it leads to increased productivity of the employees, a decreased employee turnover rate, and consequently, a profit margin (Santis et al., 2018). Based upon the literature review, this study has been conducted in order to test the following assumptions:

H1: There is statistically significant mean difference in the level of job satisfaction due to difference in level of hygiene factors.

H2: There is statistically significant mean difference in the level of job satisfaction due to difference in level of motivator factors.



**Fig.1.** Theoretical Framework

### 3. METHODS

In this research work, population has been considered as total number of human resource who are currently working in different positions of bank and insurance companies of Nepal. Whereas, sample size of this research work has been considered as 200 human resource who were randomly enrolled during field survey conducted in the month of October, 2022 in different bank and insurance companies located in major cities of Nepal i.e.; Itahari, Biratnagar and Birat Chowk. In order to collect primary data, the researcher has used structured questionnaire with close ended questions and also used one to one physical interview method of data collection with the view of minimizing sampling error. The questionnaire was developed in five-point likert scale as (1) No effect, (2) Low, (3) Moderate, (4) High and (5) Very High to all dependent variables whereas (1) Poor, (2) Fair, (3) Average, (4) Good and (5) Excellent to all independent variables. This research paper uses IBM Statistical Package for Social Science (SPSS) version 25 software in order to process and analyze the collected primary data. In IBM SPSS software, at first, the variables are coded with specific code and then after, as per the requirement of the research, in order to depict answers of the research questions, in order to meet the stated objectives and in order to test the set up hypothesis, the data are analyzed and evaluated with the help of statistical tool i.e.; independent sample t-test. In order to meet the assumptions of independent sample t-test, at first the Likert scale data related to independent variables are categorized into two groups i.e.; motivational and de-motivational. The data included in Excellent, Good and Average options have been grouped as motivational group whereas, the data related to remaining two options i.e.; Fair and Poor have been grouped as de-motivational group. Similarly, the job satisfaction that arises from all motivational factors are also grouped into one dependent variable i.e. job satisfaction. Likewise, in order to test the normality on job satisfaction, Shapiro Wilk test has been done for each case. Then after, independent sample t-test has been done in order to test the stated alternative hypothesis. Cronbach's Alpha value ( $\alpha$ ) has been calculated to measure the internal consistency of the questions that are asked to respondents at the time of survey. George and Mallery (2003) provide the following rules of thumb: " $\alpha > .9$  – Excellent,  $\alpha > .8$  – Good,  $\alpha > .7$  – Acceptable,  $\alpha > .6$  – Questionable,  $\alpha > .5$  – Poor, and  $\alpha < .5$  – Unacceptable" (p. 231).

**Table 1.** Reliability text

Cronbach's Alpha	N of Items
0.700	15

The above table signifies that, by considering all the 15 constructs related to independent variables, the Cronbach's Alpha value ( $\alpha$ ) that researcher have gotten is 0.7. Here the Cronbach's Alpha value is equal to '0.7'. This means, the internal consistency among the constructs related to independent variables is good and the data that the researcher has collected to identify the impact of motivational factors to job satisfaction can be statistically trusted and accepted.

This research work has also met the core assumptions of independent sample t-test that are as follows:

- As one dependent variable should be measured in ratio scale, here job satisfaction has been measured in ratio scale.

- As independent variables should be measured in nominal scale, here each motivational factors have been classified in to two separate groups. One is motivational factor and another is de-motivational factor.
- In order to meet the assumption of independence, one respondent of the survey has only responded to one group of independent variables (all 15 motivational factors).
- In order to meet the assumption of normal distribution, Shapiro Wilk test has been done. The p-value (sign.) of the job satisfaction is greater than the alfa ( $\alpha$ ) value-i.e., 0.05 in each of the two groups of independent variables.

#### 4. RESULT AND DISCUSSION

**Table 2.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Salary

Salary	Shapiro-Wilk		
	Statistic	df	Sig.
Job Satisfaction			
Motivational Salary	0.994	191	0.581
De-motivational Salary	0.901	9	0.260

The above table shows us that, p-value of the job satisfaction ( $p=0.581$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational salary. Therefore, the job satisfaction is normally distributed with in the sample size of human resources receiving motivational salary. Similarly, p-value of the job satisfaction ( $p=0.260$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational salary. Therefore, the job satisfaction is normally distributed with in the sample size of human resources receiving de-motivational salary.

**Table 3.** Group Statistics of Motivational and De-Motivational Salary

Salary	N	Mean	Std. Deviation
Job Satisfaction			
Motivational Salary	191	40.4293	6.49404
De-motivational Salary	9	46.5556	5.15051

The above table shows us that, out of 200 respondents of field survey, 191 respondents have been receiving salary that motivates them to do their job whereas 9 respondents have been receiving salary that demotivate them to do their job. Here, the mean score of job dis-satisfaction ( $M=46.5556$ ) of human resources who have been receiving salary at de-motivational level is higher than the mean score of job satisfaction ( $M=40.4293$ ) of human resources who have been receiving salary at motivational level.

**Table 4.** Independent Sample T-Test Result for Salary As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.986	0.322	-2.787	198	0.006
	Equal variances not assumed			-3.442	9.241	0.007

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.322(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.006$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to difference in payment of salary.

**Table 5.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Bonus

Bonus	Shapiro-Wilk		
	Statistic	df	Sig.
Job Satisfaction			
Motivational Bonus	0.992	167	0.435
De-motivational Bonus	0.971	33	0.501

The above table shows us that, p-value of the job satisfaction ( $p=0.435$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational bonus. Therefore, the job satisfaction is normally distributed with in the sample size of human resources receiving motivational bonus. Similarly, p-value of the job satisfaction ( $p=0.501$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational bonus. Therefore, the job satisfaction is normally distributed with in the sample size of human resources receiving de-motivational bonus.

**Table 6.** Group Statistics of Motivational and De-Motivational Bonus

Bonus	N	Mean	Std. Deviation
Job Satisfaction			
Motivational Bonus	167	39.9461	6.29138
De-motivational Bonus	33	44.5455	6.60062

The above table shows us that, out of 200 respondents of field survey, 167 respondents have been receiving bonus that motivates them to do their job whereas 33 respondents have been receiving bonus that demotivate them to do their job. Here, the mean score of job dis-satisfaction ( $M=44.5455$ ) of human resources who have been receiving bonus at de-motivational level is higher than the mean score of job satisfaction ( $M=39.9461$ ) of human resources who have been receiving bonus at motivational level.

**Table 7.** Independent Sample T-Test Result for Bonus As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.188	0.665	-3.807	198	0.000
	Equal variances not assumed			-3.686	44.246	0.001

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.665 (which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to difference in payment of bonus.

**Table 8.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Vehicle Facility

	Vehicle Facility	Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Vehicle Facility	0.984	134	0.110
	De-motivational Vehicle Facility	0.980	66	0.372

The above table shows us that, p-value of the job satisfaction ( $p=0.110$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational vehicle facility. Therefore, the job satisfaction is normally distributed with in the sample size of human resources receiving motivational salary. Similarly, p-value of the job satisfaction ( $p=0.372$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational vehicle facility. Therefore, the job satisfaction is normally distributed with in the sample size of human resources receiving de-motivational vehicle facility.

**Table 9.** Group Statistics of Motivational and De-Motivational Vehicle Facility

	Vehicle Facility	N	Mean	Std. Deviation
Job Satisfaction	Motivational Vehicle Facility	134	39.0149	6.16318
	De-motivational Vehicle Facility	66	44.1364	5.99458

The above table shows us that, out of 200 respondents of field survey, 134 respondents have been receiving vehicle facility that motivates them to do their job whereas 66 respondents have been receiving vehicle facility that demotivate them to do their job. Here, the mean score of job dis-satisfaction ( $M=44.1364$ ) of human resources who have been receiving vehicle facility at de-motivational level is higher than the mean score of job satisfaction ( $M=39.0149$ ) of human resources who have been receiving vehicle facility at motivational level.

**Table 10.** Independent Sample T-Test Result for Vehicle Facility As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.001	0.978	-5.575	198	0.000
	Equal variances not assumed			-5.629	132.719	0.000

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.978 (which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to difference in providing vehicle facility to the human resources.

**Table 11.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Training

	Trainings	Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Trainings	0.988	158	0.216
	De-motivational Trainings	0.966	42	0.250

The above table shows us that, p-value of the job satisfaction ( $p=0.216$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational trainings. Therefore, the job satisfaction is normally distributed with in the sample size of human resources receiving motivational trainings. Similarly, p-value of the job satisfaction ( $p=0.250$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational trainings. Therefore, the job satisfaction is normally distributed with in the sample size of human resources receiving de-motivational trainings.

**Table 12.** Group Statistics of Motivational and De-Motivational Trainings

	Trainings	N	Mean	Std. Deviation
Job Satisfaction	Motivational Trainings	158	39.6392	6.15016
	De-motivational Trainings	42	44.7143	6.54174

The above table shows us that, out of 200 respondents of field survey, 158 respondents have been receiving proper trainings that motivates them to do their job whereas 42 respondents have not been receiving proper trainings. As a result, that demotivate them to do their job. Here, the mean score of job dis-satisfaction ( $M=44.7143$ ) of human resources who have not been receiving proper trainings at motivational

level is higher than the mean score of job satisfaction ( $M=39.6392$ ) of human resources who have been receiving proper trainings at motivational level.

**Table 13.** Independent Sample T-Test Result for Trainings As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.920	0.339	-4.690	198	0.000
	Equal variances not assumed			-4.524	61.641	0.000

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.339(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to difference in providing training to the human resources.

**Table 14.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Job Promotion

		Shapiro-Wilk		
Job Promotion		Statistic	df	Sig.
Job Satisfaction	Motivational Job Promotion	0.993	135	0.725
	De-motivational Job Promotion	0.965	65	0.059

The above table shows us that, p-value of the job satisfaction ( $p=0.725$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational job promotion. Therefore, the job satisfaction is normally distributed with in the sample size of human resources receiving motivational job promotion. Similarly, p-value of the job satisfaction ( $p=0.059$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational job promotion. Therefore, the job satisfaction is normally distributed with in the sample size of human resources receiving de-motivational job promotion.

**Table 15.** Group Statistics of Motivational and De-Motivational Job Promotion

Job Promotion		N	Mean	Std. Deviation
Job Satisfaction	Motivational Job Promotion	135	38.8370	6.14527
	De-motivational Job Promotion	65	44.5846	5.64273

The above table shows us that, out of 200 respondents of field survey, 135 respondents have been receiving job promotion that motivates them to do their job whereas 65 respondents have not been receiving job promotion. As a result, that demotivates them to do their job. Here, the mean score of job dis-satisfaction ( $M=44.5846$ ) of human resources who have not been receiving job promotion is higher than the mean score of job satisfaction ( $M=38.8370$ ) of human resources who have been receiving job promotion.

**Table 16.** Independent Sample T-Test Result for Job Promotion As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.411	0.522	-6.358	198	0.000
	Equal variances not assumed			-6.552	136.679	0.000

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.522(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to difference in providing job promotion to the human resources.

**Table 17.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Work Environment

Work Environment		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Work Environment	0.994	172	0.668
	De-motivational Work Environment	0.974	28	0.697



The above table shows us that, p-value of the job satisfaction ( $p=0.668$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational work environment. Therefore, the job satisfaction is normally distributed with in the sample size of human resources enjoying motivational work environment. Similarly, p-value of the job satisfaction ( $p=0.697$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational work environment. Therefore, the job satisfaction is normally distributed with in the sample size of human resources getting de-motivational work environment.

**Table 18.** Group Statistics of Motivational and De-Motivational Work Environment

	Work Environment	N	Mean	Std. Deviation
Job Satisfaction	Motivational Work Environment	172	39.8953	6.53560
	De-motivational Work Environment	28	45.6786	4.02817

The above table shows us that, out of 200 respondents of field survey, 172 respondents have been enjoying the work environment that motivates them to do their job whereas 28 respondents have been receiving the work environment that demotivates them to do their job. Here, the mean score of job dis-satisfaction ( $M=45.6786$ ) of human resources who have been receiving de-motivational work environment is higher than the mean score of job satisfaction ( $M=39.8953$ ) of human resources who have been enjoying motivational work environment.

**Table 19.** Independent Sample T-Test Result for Work Environment As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	5.920	0.016	-4.538	198	0.000
	Equal variances not assumed			-6.356	53.55	0.000

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.016 (which is lesser than 0.05). It indicates that the variances are significantly unequal. Hence, the case of "Equal Variances Not Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the unequal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to difference in providing work environment to the human resources.

**Table 20.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Relation with Colleague

		Shapiro-Wilk		
Relationship With Colleague		Statistic	df	Sig.
Job Satisfaction	Motivational Relation with Colleague	0.994	193	0.587
	De-motivational Relation with Colleague	0.912	7	0.407

The above table shows us that, p-value of the job satisfaction ( $p=0.587$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational relation with colleague. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who have motivational relation with their colleague. Similarly, p-value of the job satisfaction ( $p=0.407$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational relation with colleague. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who have de-motivational relation with their colleague.

**Table 21.** Group Statistics of Motivational and De-Motivational Relation with Colleague

	Relationship With Colleague	N	Mean	Std. Deviation
Job Satisfaction	Motivational Relation with Colleague	193	40.6321	6.59580
	De-motivational Relation with Colleague	7	42.7143	5.25085

The above table shows us that, out of 200 respondents of field survey, 193 respondents have been enjoying the relation with colleague that motivates them to do their job whereas 7 respondents have been placed in the relation with colleague that demotivates them to do their job. Here, the mean score of job dis-satisfaction ( $M=42.7143$ ) of human resources who have been placed in the relation with colleague that demotivates them to do their job is higher than the mean score of job satisfaction ( $M=40.6321$ ) of human resources who have motivational relation with their colleague.

**Table 22.** Independent Sample T-Test Result for Relation with Colleague As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.382	0.537	-0.825	198	0.410
	Equal variances not assumed			-1.020	6.706	0.343

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.537 (which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has

been considered. The values under “t-test for Equality of Means” has been examined. So, the p-value for the equal variances t-test is  $p=0.410$ . Since this p-value is greater than 0.05, it is concluded that there is no statistically significant mean difference in the level of job satisfaction due to difference in providing relation with colleague.

**Table 23.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Allowances

Allowances	Shapiro-Wilk		
	Statistic	df	Sig.
Job Satisfaction			
Motivational Allowances	0.989	180	0.153
De-motivational Allowances	0.917	20	0.088

The above table shows us that, p-value of the job satisfaction ( $p=0.153$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational allowances. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who have been receiving allowances at motivational level. Similarly, p-value of the job satisfaction ( $p=0.088$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational allowances. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who have been receiving allowances at de-motivational level.

**Table 24.** Group Statistics of Motivational and De-Motivational Allowances

Allowances	N	Mean	Std. Deviation
Job Satisfaction			
Motivational Allowances	180	40.7222	6.49112
De-motivational Allowances	20	40.5500	7.27270

The above table shows us that, out of 200 respondents of field survey, 180 respondents have been receiving allowances that motivates them to do their job whereas 7 respondents do not have been receiving allowances that motivates them to do their job. Here, the mean score of job satisfaction ( $M=40.7222$ ) of human resources who have been receiving allowances that motivates them to do their job is slightly higher than the mean score of job dis-satisfaction ( $M=40.5500$ ) of human resources who do not have been receiving allowances that motivates them to do their job.

**Table 25.** Independent Sample T-Test Result for Allowances As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.113	0.737	0.111	198	0.912
	Equal variances not assumed			0.102	22.494	0.920

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.737(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of “Equal Variances Assumed” has been considered. The values under “t-test for Equality of Means” has been examined. So, the p-value for the equal variances t-test is  $p=0.912$ . Since this p-value is greater than 0.05, it is concluded that there is no statistically significant mean difference in the level of job satisfaction due to difference in providing allowances to human resources.

**Table 26.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Organizational Rules and Regulations

Rules and Regulations	Shapiro-Wilk		
	Statistic	df	Sig.
Job Satisfaction			
Motivational Rules and Regulations	0.990	170	0.283
De-motivational Rules and Regulations	0.983	30	0.894

The above table shows us that, p-value of the job satisfaction ( $p=0.283$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational rules and regulations. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that organizational rules and regulations motivates them to do their job. Similarly, p-value of the job satisfaction ( $p=0.894$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational rules and regulations. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that organizational rules and regulations demotivates them to do their job.

**Table 27.** Group Statistics of Motivational and De-Motivational Organizational Rules and Regulations

Rules and Regulations	N	Mean	Std. Deviation
Job Satisfaction			
Motivational Rules and Regulations	170	39.7706	6.25969
De-motivational Rules and Regulations	30	46.0000	5.68118

The above table shows us that, out of 200 respondents of field survey, 170 respondents believe that organizational rules and regulations have motivated them to do their job whereas 30 respondents believe that organizational rules and regulations have demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=46.0000$ ) of human resources who believe that organizational rules and regulations

have demotivated them to do their job is higher than the mean score of job satisfaction ( $M=39.7706$ ) of human resources who believe that organizational rules and regulations have motivated them to do their job.

**Table 28.** Independent Sample T-Test Result for Organizational Rules and Regulations As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.570	0.451	-5.091	198	0.000
	Equal variances not assumed			-5.450	42.423	0.000

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.451 (which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is statistically significant mean difference in the level of job satisfaction due to difference in providing organizational rules and regulations.

**Table 29.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Loan Facility

		Shapiro-Wilk		
Loan Facility		Statistic	df	Sig.
Job Satisfaction	Motivational Loan Facility	0.989	177	0.205
	De-motivational Loan Facility	0.971	23	0.708

The above table shows us that p-value of the job satisfaction ( $p=0.205$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational loan facility. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who have been receiving loan facility that motivates them to do their job. Similarly, p-value of the job satisfaction ( $p=0.708$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational loan facility. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that the loan facility that they have been receiving demotivates them to do their job.

**Table 30.** Group Statistics of Motivational and De-Motivational Loan Facility

Loan Facility		N	Mean	Std. Deviation
Job Satisfaction	Motivational Loan Facility	177	39.7345	6.12211
	De-motivational Loan Facility	23	48.1739	4.77353

The above table shows us that, out of 200 respondents of field survey, 177 respondents believe that loan facility has motivated them to do their job whereas 23 respondents believe that loan facility has demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=48.1739$ ) of human resources who believe that available loan facility has demotivated them to do their job is higher than the mean score of job satisfaction ( $M=39.7345$ ) of human resources who believe that loan facility has motivated them to do their job.

**Table 31.** Independent Sample T-Test Result for Loan Facility As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	1.897	0.170	-6.359	198	0.000
	Equal variances not assumed			-7.696	32.225	0.000

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.170 (which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is statistically significant mean difference in the level of job satisfaction due to difference in providing loan facility.

**Table 32.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Relation with Superior

Relation With Superior		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Relation With Superior	0.991	188	0.329
	De-motivational Relation With Superior	0.919	12	0.279



The above table shows us that p-value of the job satisfaction ( $p=0.329$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational relation with superior. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that relation with superior has motivated them to do their job. Similarly, p-value of the job satisfaction ( $p=0.279$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational relation with superior. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that relation with superior has demotivated them to do their job.

**Table 33.** Group Statistics of Motivational and De-Motivational Relation with Superior

Relation With Superior		N	Mean	Std. Deviation
Job Satisfaction	Motivational Relation With Superior	188	40.2979	6.44488
	De-motivational Relation With Superior	12	47.0833	4.87029

The above table shows us that, out of 200 respondents of field survey, 188 respondents believe that relation with superior has motivated them to do their job whereas 12 respondents believe that relation with superior has demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=47.0833$ ) of human resources who believe that relation with superior has demotivated them to do their job is higher than the mean score of job satisfaction ( $M=40.2979$ ) of human resources who believe that relation with superior has motivated them to do their job.

**Table 34.** Independent Sample T-Test Result for Relation with Superior As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	1.081	0.300	-3.579	198	0.000
	Equal variances not assumed			-4.577	13.586	0.000

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.300(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is statistically significant mean difference in the level of job satisfaction due to difference in maintaining relation between superior and subordinate.

**Table 35.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Awards

		Shapiro-Wilk		
Awards		Statistic	df	Sig.
Job Satisfaction	Motivational Awards	0.990	139	0.401
	De-motivational Awards	0.976	61	0.260

The above table shows us that p-value of the job satisfaction ( $p=0.401$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational awards. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that awards has motivated them to do their job. Similarly, p-value of the job satisfaction ( $p=0.260$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational awards. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that awards has demotivated them to do their job.

**Table 36.** Group Statistics of Motivational and De-Motivational Awards

Awards		N	Mean	Std. Deviation
Job Satisfaction	Motivational Awards	139	38.7986	5.88560
	De-motivational Awards	61	45.0492	5.93135

The above table shows us that, out of 200 respondents of field survey, 139 respondents believe that awards has motivated them to do their job whereas 61 respondents believe that awards has demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=45.0492$ ) of human resources who believe that awards has demotivated them to do their job is higher than the mean score of job satisfaction ( $M=38.7986$ ) of human resources who believe that awards has motivated them to do their job.

**Table 37.** Independent Sample T-Test Result for Awards As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.054	0.816	-6.899	198	0.000
	Equal variances not assumed			-6.878	113.816	0.000

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.816(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ .

Since this p-value is lesser than 0.05, it is concluded that there is statistically significant mean difference in the level of job satisfaction due to difference in providing awards to employees as recognition of their work.

**Table 38.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Challenging Job

Challenging Job		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Challenging Job	0.993	181	0.531
	De-motivational Challenging Job	0.970	19	0.782

The above table shows us that p-value of the job satisfaction ( $p=0.531$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational challenging job. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that delegation of challenging job has motivated them to do their job. Similarly, p-value of the job satisfaction ( $p=0.782$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational challenging job. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that delegation of challenging job has demotivated them to do their job.

**Table 39.** Group Statistics of Motivational and De-Motivational Challenging Job

Challenging Job		N	Mean	Std. Deviation
Job Satisfaction	Motivational Challenging Job	181	40.0829	6.46003
	De-motivational Challenging Job	19	46.6316	4.07173

The above table shows us that, out of 200 respondents of field survey, 181 respondents believe that delegation of challenging job has motivated them to do their job whereas 19 respondents believe that delegation of challenging job has demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=46.6316$ ) of human resources who believe that challenging job has demotivated them to do their job is higher than the mean score of job satisfaction ( $M=40.0829$ ) of human resources who believe that challenging job has motivated them to do their job.

**Table 40.** Independent Sample T-Test Result for Challenging Job As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	4.259	0.040	-4.324	198	0.000
	Equal variances not assumed			-6.235	28.570	0.000

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.040(which is lesser than 0.05). It indicates that the variances are significantly unequal. Hence, the case of "Equal Variances Not Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the unequal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is statistically significant mean difference in the level of job satisfaction due to difference in delegation of challenging job to the employees.

**Table 41.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Relation with Subordinate

Relation With Subordinate		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Relation With Subordinate	0.987	188	0.074
	De-motivational Relation With Subordinate	0.970	12	0.910

The above table shows us that p-value of the job satisfaction ( $p=0.074$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational relation with subordinate. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that relation with subordinate has motivated them to do their job. Similarly, p-value of the job satisfaction ( $p=0.910$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational relation with subordinate. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that relation with subordinate has demotivated them to do their job.

**Table 42.** Group Statistics of Motivational and De-Motivational Relation with Subordinate

Relation With Subordinate		N	Mean	Std. Deviation
Job Satisfaction	Motivational Relation With Subordinate	188	40.2713	6.24592
	De-motivational Relation With Subordinate	12	47.5000	7.76355

The above table shows us that, out of 200 respondents of field survey, 188 respondents believe that relation with their subordinate has motivated them to do their job whereas 12 respondents believe that relation with their subordinate has demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=47.5000$ ) of human resources who believe that relation with their subordinate has demotivated them to do their job is higher than the mean score of job satisfaction ( $M=40.2713$ ) of human resources who believe that relation with their subordinate has motivated them to do their job.

**Table 43.** Independent Sample T-Test Result for Relation with Subordinate As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.933	0.335	-3.830	198	0.000
	Equal variances not assumed			-3.161	11.926	0.008

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.335 (which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is statistically significant mean difference in the level of job satisfaction due to difference in relation with subordinate.

**Table 44.** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Job Security

		Shapiro-Wilk		
Job Security		Statistic	df	Sig.
Job Satisfaction	Motivational Job Security	0.993	164	0.583
	De-motivational Job Security	0.986	36	0.911

The above table shows us that p-value of the job satisfaction ( $p=0.583$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational job security. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that job security has motivated them to do their job. Similarly, p-value of the job satisfaction ( $p=0.911$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational job security. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that job security has demotivated them to do their job.

**Table 45.** Group Statistics of Motivational and De-Motivational Job Security

Job Security		N	Mean	Std. Deviation
Job Satisfaction	Motivational Job Security	164	39.9756	6.52221
	De-motivational Job Security	36	44.0278	5.67947

The above table shows us that, out of 200 respondents of field survey, 164 respondents believe that job security has motivated them to do their job whereas 36 respondents believe that job security has demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=44.0278$ ) of human resources who believe that job security has demotivated them to do their job is higher than the mean score of job satisfaction ( $M=39.9756$ ) of human resources who believe that job security has motivated them to do their job.

**Table 46.** Independent Sample T-Test Result for Job Security As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.511	0.476	-3.450	198	0.001
	Equal variances not assumed			-3.770	57.169	0.000

In the above table, F-test (Levene's test) has been done for evaluating the equality of variance. It can be seen that the p-value is 0.476 (which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.001$ . Since this p-value is lesser than 0.05, it is concluded that there is statistically significant mean difference in the level of job satisfaction due to difference in providing job security to employees.

## 5. CONCLUSION

The result of each independent sample t-test concluded that except the two hygiene factors-i.e; relation with colleague and allowance, all the motivational factors significantly do effect on job satisfaction of human resource working in bank and insurance companies of Nepal. This mean increase or decrease in the level of remaining 13 motivational factors significantly do change on the level of job satisfaction of human resource working in bank and insurance companies of Nepal. Oppositely, increase or decrease in the level of 2 motivational factors do not significantly change the level of job satisfaction of human resource working in bank and insurance companies of Nepal. The conclusion of research work partially supports the conclusion Herzberg's theory of motivation. The result of independent sample t-test has concluded that there is significant mean difference in the level of job satisfaction due to change in the level of 11 hygiene factors-i.e; salary, bonus, vehicle facility, work environment, relation with colleague, allowances, rules & regulations, loan facility, relation with superior, relation with subordinate and job security. This mean when all these hygiene factors increases or decreases then the job satisfaction also increase or decrease but according to Herzberg, when these hygiene factors get increased then the level of job satisfaction do not increase. Whereas other conclusions of Herzberg theory like; absence or decrease in the level of hygiene factors creates dissatisfaction to employees, increase in the level of motivator factors increase the level of job satisfaction and decrease the level of motivator factors decrease the level of job satisfaction have been matched with the conclusion of this research work.

The results of independent sample t-test suggest that there is no significant mean difference in the level of job satisfaction due to change in the level of allowance and relation with colleague. This conclusion suggests that the bank and insurance companies of Nepal should not invest their huge amount of finance, time and effort in order to increase the amount of allowance and assist to maintain good and friendlier relation with colleague of the human resource because at the end that will not play vital role to increase the level of job satisfaction rather than, bank and insurance companies can invest their time, effort and finance in the remaining 13 motivator factors in order to increase the level of job satisfaction of human resource.

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