FACTORS INFLUENCING JOB SATISFACTION OF BANK EMPLOYEES IN MADURAI CITY

[1] M.Rathi Meena,[2] Dr.G.Parimalarani
[1] Ph.D Scholar,[2] Associate Professor
[1] Alagappa Institute of Management,
[1] Alagappa University, Karikudi-630004, Tamil Nadu

Abstract : The main aim of this study was to investigate the job satisfaction level of bank employees in Madurai city. Respondents were asked to evaluate their level of satisfaction with factors such as employee growth and development, pay and promotion, working condition and working environment, prestige, leave polices etc. Convenient sampling method was implemented to collect the primary data from 100 bank employees through structured questionnaire. Based on survey the paper gain insight into the satisfaction levels of the bank employee.

IndexTerms- Job Satisfaction, Employees**.**

I. INTRODUCTION

In this competitive world, the success of any organization depends on the satisfied and hardworking employees. The hard working employees are considering as the valuable asset of any organization and banking sector is not exception to it. Extremely satisfied workforces leads to increase in their productivity and in turn leads to enhance the profitability of the organization. On the other side the less satisfied employees frequently make themselves absent from their work and at times they may also resign from their organization. So in this competitive world, employee's satisfaction is one of the crucial things to assess their satisfaction level towards their job. When the satisfaction level is low, it affects not only the performance of the bank but also affect the growth of the entire economy. High job satisfaction leads the employees to more dedicate towards their organization and it improves their contribution level. Human resource management is a vital area which has to be managed in an effective manner .The satisfied employees will help the organization to achieve its goal within the specified period.

The term job satisfaction is referred as emotional feeling of an individual about his/ her job and the individual express the feeling after a comparison of what they expect and what actually obtain from their job. Locke (1969). Clifford (1985) suggested that variety of rewards make a strong association with their job satisfaction. Highly satisfied employee, turnout to be loyal, enthusiastic, devoted towards their job. So the job satisfaction of the employee is vital area of concern for managing any organization. Banking sector are the backbone of the Indian economy, the efficient management of human resources and the maintenance of higher job satisfaction levels concern the growth and performance of an entire economy (Shrivastava & Purang, 2009) so for the success of banking, it is very important to manage human resource effectively and to understand whether human capital are satisfied or not (Tulen sanar et.al 2014).

The main aim of this study is to analyze the job satisfaction of bank employees in Madurai city and to pinpoint which aspect of the job are indicate the sources satisfaction level of human capital and which are source of dissatisfaction for bank employee. The outcome of this study will facilitate the baking official and policy maker to develop and execute the HRM polices towards the improvement of the undesirable conditions and further strengthen the desirable conditions.

II REVIEW OF LITERATURE:

Tulen Saner et.al, 2015 examine the job satisfaction level of bank employees in North Cyprus. The researcher used Minnesota Satisfaction Questionnaire (MSQ) to measure job satisfaction using 20 such as (activity, independence, variety, social status, supervision/human resource, supervision technical, moral values, security, social service, authority, ability, policies and practices, compensation, advancement, responsibility, creativity, working conditions, co-workers, recognition and achievement of the job. Out of 20 facets 14 of the facets are sources of satisfaction such as independence, policies and practices, compensation, advancement, and responsibility indicate clear sources of dissatisfaction for the bank employees. The data was collected from 679 bank employees in the selected region. The population for this study comprised of bank employees from public and private banks in North Cyprus Data. Analysis consisted of the computation of descriptive statistics in order to observe the job satisfaction levels of the bank employees. The study concludes that bank employees were moderately satisfied with their job. Prachi B Mehta et,al (2016) analyzed the comparative study of employees job satisfaction in public and private sector banks. Totally 100 respondents are taken as sample 50 employee from HDFC bank and 50 from the ICICI bank in surat region. Convenient sampling techniques were adopted for collecting primary data from the bank employees through structured questionnaire. The factors include compensation, supervision, job security, promotion, contentment of work, communication, working conditions of the employee, growth opportunities, prestige, fringe benefits, co-worker, rewards, employees relationship, training and development, work burden, working hours. The researcher used statistical techniques like frequency distribution and percentage analysis, chi- square to analyze the data. The result indicated that there is significant difference in the job satisfaction level of employee in selected private and public sector banks. Suman Devi 2013 investigated the Job satisfaction among bank employee in public and private sector banks.

The main aim of the paper is to find out the effect of various aspects of job satisfaction and difference in the level of job satisfaction between the employees of public and private sector. The researcher selected two public sectors (State Bank of India and Canara bank) and two private sector bank (HDFC and Axis Bank). The target audience were manage, officers and clerks. The study includes response from structured questionnaire survey of 110 employees and researcher used simple random sampling technique for the study. The results indicate that significant differences exists between employees of Public Sector and Private Sector Banks regarding various aspects of job satisfaction, pay and fringe benefits, supervision, training and development. But they are significant in case of the aspects, relation with co-workers, employee's empowerment, supervision, performance appraisal and nature of job. Vangapandu Rama Devi (2013) examines the factors influencing job satisfaction of private bank employees. Data gathered from 103 employees of private sector banks in Vijayawada and researcher used simple random sampling method for collect primary data through structured questionnaire. Mean and chi- square test was used to analyze the data. The researcher classified the factor in to three categories such as Organizational Factors, Job Related Factors, and Personal Factors. The result conclude that there is significant relationship between socio economic and demographic variable of the respondents such as designation, gender, age, marital status, experience, work status, nature of family, income, number of dependants and job satisfaction , while there is no significant relationship between qualification, nature of the job and job satisfaction.Shahidul Islam (2014) in their study evaluated the job satisfaction level of public and private bank employees. The paper explore the what extent job satisfaction has lead to performance in the organization. The study observe the which factor influence the employee satisfaction level, factors includes quality of work life, organizational commitment, organization climate, job content, job involvement. The result of study indicates private bank employees are highly satisfied than public sectors as they are utilize the better facilities and good work environment. Mohammad Kamrul Ahsan (2017) he observed that by comparing the private and public sector of bank employee, public bank employee are highly satisfied with their job security and compensation packages as compared to private banks employees, on the other hand private sector banks are highly satisfied with their salary and co-worker relationship. Weerasinghe et., al (2017) studied job satisfaction among private and public sector of bank employees Anuradhapura District, Sri Lanka. The finding of the study indicates that both private and public sector bank employees are in considerable level. Public sector employees are highly satisfied than private sector bank. The study finds that salary is one of the greatest variables of employee satisfaction in banking industries

III OBJECTIVE OF THE STUDY:

- To analyze the level of job satisfaction among bank employees in Madurai City.
- To identify the factors contributing towards the job satisfaction of bank employees in Madurai City.

3.1 Research Methodology

This study adopted a descriptive research design to attain the objective of the study. Both primary and secondary data used for the study. Primary data was collected through structured questionnaire by using simple random sampling technique and the secondary data from books, published journals and magazines. The sample for the study consist of 100 employees from both public and private sector banks. Employees from private sector banks namely (HDFC, Axis, City union, Lakshmi vilas bank, Union bank) and Public sector banks (State bank of India SBI, Canara bank, Union Bank, Bank of broad, Syndicate bank) in Madurai city. The target employees of the study includes clerical level, officers, and managers cadre.

 The researcher used seven variables such as Employee growth and development, Work Relationships, Pay and Promotion, Working Conditions and Working Environment, Work life Balance, Prestige, Leave Policies to measure a job satisfaction level of bank employees. Questionnaire consist of two part, the first part covers demography profile of respondents such as age, gender, marital status, educational qualification, year of experience, monthly income, current role etc., and the second part covers seven variables, consist of 33 statement based on employee satisfaction. The respondents were asked to express their satisfaction level on Likert scale (Five Point) scales raging from Strongly Agree – 5, Agree – 4, Neutral – 3 , Disagree – 2, Strongly Disagree – 1. The data is analyzed through SPSS v.16.Various statistical tools such as percentage analysis, Friedman Test, mean analysis, Factor analysis, is used to analyze overall job satisfaction of bank employees in Madurai City.

IV DATA ANALYSIS AND INTERPRETATION

Table 1: Demographic profile of the respondents

Sr. No	Demographic Variables	Private sector	Public Sector	Percentage
	Age			
	18-25yrs	9	9	18
	26-33yrs	15	24	39
1	34-41yrs	13	5	18
	42-49yrs	3	3	6
	50yrs above	12	7	19
	Total			**100**
	Gender			
2	Male	32	27	59
	Female	20	21	41
	Total			**100**
	Marital status			
3	Married	38	25	63
	Unmarried	14	23	37
	Total			**100**
4	**Education qualification**			
	Diploma	3	0	3

	Bachelor Degree	29	40	69
	Postgraduate	20	8	28
	other	0	0	0
	Total			**100**
5	**Medium in school**			
	Tamil	28	17	45
	English	24	31	55
	Total			**100**
6	**Broad of education**			
	State Board	34	34	68
	Matriculation	14	10	24
	CBSE	4	4	8
	Total			**100**
7	**Steam of qualification**			
	Arts	22	16	38
	Science	10	1	11
	Engineering	13	26	39
	Management	7	5	12
	Total			100
8	**Number of dependents**			
	2 to 5	39	45	84
	6 to 9	10	3	13
	9 to 12	2	0	2
	More than 12	1	0	1
	Total			100
9	**Years of experience**			
	less than a year	3	8	11
	1 to 3yrs	12	13	25
	3 to 6 yrs	12	11	23
	6 to10 yrs	10	6	16
	Above 10 yrs	15	10	25
	Total			100
10	**Monthly income**			
	Less than 20,000	4	1	5
	20,000-40,000	17	27	44
	40,000-50,000	14	8	22
	50,000-60,000	9	0	9
	60,000 and above	8	12	20
	Total			100
11	**Current role**			
	Clerk	17	6	23
	officer	20	23	43
	probationary officer	7	7	14
	Specialist officer	2	3	5
	Manager	9	6	15
	Total			**100**
12	**Enter in to banking sector**			
	Through IBPS Exam	24	44	68
	Through Agency	3	1	4
	Through Campus Interview	10	0	10
	Other source	15	3	18
	Total			**100**
13	**Distance from residence to work location**			
	Below 5 Km	18	15	33
	6-10 Km	26	18	44
	11-15 Km	3	3	6

More than 15 Km	5	12	17
Total			100

Source: Primary Data

The above table depicts the information regarding the demographic profile of the respondents. It is inferred from the table that majority of the respondents fall under the age group category of 26- 33 years which is 45%, followed by 6% of respondents belongs to the age group of 42 - 49. It can be concluded that the banks have a dynamic and young workforce. Hence, the composition of the young employees in the survey seems to be high. Out of 100 respondents 59% of respondents are male and remaining 41% of respondents are female. Regarding the marital status of the respondent 63% were married. 69% of the respondents completed their bachelors degree and 28% of employees are post graduates. From this we can infer that banking sector require minimum qualification to work. The above table indicates that 55% of the respondents completed their schooling in English medium and it is inferred that bank employees are having good communication skill. 68% of employees have completed their schooling in state board. So the banking industry does not require the employees from well versed syllabus to work with them. From the above table it is evident that 39% of staff are from engineering sector, it can be inferred that engineering student preferring banking career and they can easily enter into banking sector. 84% of respondent's have the family size of 2-4 people. It can be observed that majority of the respondents i.e., 25% of the sample respondents are having work experience of 10yrs and 1yr to 3yrs experience. From this we can conclude that recently new employees also joined the banking sector .The monthly earnings of 44% of respondents are Rs.20,000 - Rs.40,000 and 20% of respondents are earning above Rs.60,000. It is noticed from the above table that 43% of respondents are working in officer cadre. A noteworthy point here is that the employees in the officers' cadre are more conscious of their jobs and hence their participation in the survey is high It is quite evident that more than half of the respondents 68% respondents started their banking sector by clearing the IBPS examination. The above table indicates that out 100 respondents 44% of employees are travelling 6 to 10 Kms daily to reach the work place. It clearly shows that bank employees doesn't consider distance as a factor thus willing to come from anywhere.

Table 2. Factors Motivated to Choosing Banking Sector by the Respondents

Source: Primary Data

From the above table it is possible to know from the mean value that most of the employees preferred bank job because it provides high job security(Mean value for job security indicate 2.81) and based on the mean value all the factors are ranked .Next to job security other factors like salary , growth opportunities and promotion, Socially respectable job, fast and fair selection, high growth sector, plenty of career options, alternate career options, work life -balance and leave and holiday are ranked .

Table 3 Satisfaction level on Employee growth and development - Mean analysis and Rank Scores

Factors	Mean	Rank
Salary	3.71	II
Security	2.81	I
Growth opportunities & promotion	4.06	III
Work life balance	7.04	XI
Socially respectable job	4.35	IV
Plenty of career options	6.34	VII
Alternate career options	6.75	VIII
Fast and Fair Selection	5.41	V
High Growth Sector	5.91	VI
Leave and Holiday	8.58	X

S.No	Employee growth and development	Mean	Std. Deviation	Rank
1	Opportunity to utilize skills and talent	4.01	.84680	1
	Support for additional training and education given by Management	3.78	1.07853	3
2	Opportunities available in the Job Provide Chance For Personal Development	3.75	1.11351	4
3	Rewards and Awards purely based on Employee Performance	3.80	.95346	2
4	Training facilitate the employee to complete the work easily	3.72	1.22334	5

Source: Primary Data

Table 3 gives us information about the satisfaction level on employee growth and development in banking sector. It can be observed that employees are highly satisfied by utilizing skills and talent in their job (Mean score 4.01). The employee agree with rewards and awards given on the bases of employees performance (Mean score 3.80). The employees are moderately agree with additional

training and education given by the management (Mean score 3.78) the employees opined that their job provide less opportunities for personal development (Mean score 3.75). The employees have less level of satisfaction with training facility given to them to complete the work easily (Mean score 3.72).Which indicates that the employees need effective training which will help them to complete their work in a easy and effective manner. From the above table, it appears that the employees are satisfied with the factors relating to employee growth and development.

S.No	Work Relationships	Mean	Std. Deviation	Rank
1	Relationship with your Subordinate	3.99	0.77192	2
2	Boss and Subordinate encourage the work	3.74	0.91696	3
3	Enjoying work with your colleagues	4.13	0.73382	1

Table 4 Satisfaction level of employees in Work Relationship- Mean analysis and Rank Score Source: Primary Data
Table 4 depicts the satisfaction level of employees in work relationship-Mean analysis and rank. Three factors are considered for analyzing their satisfaction level. The factor Enjoying work with your colleagues has the highest mean of 4.13, which indicates that employees feel happy to work with their colleagues. The factor Relationship with their subordinate has a mean of 3.99. The good relationships that exist between the boss and subordinate encourage them to do their work. This factor has a mean of 3.74.

Table 5 Satisfaction level on Pay and Promotion - Mean analysis and Rank Score

S.No	Pay and Promotion	Mean	Std. Deviation	Rank
1	Opportunities for Promotion and increments provided in the job are appreciable	3.96	0.56711	2
2	Salary provided in the job are reasonable	3.14	1.1461	6
3	Promotion and increments procedures are good	3.88	0.64008	3
4	Pay is stable in accordance with the cost of living index	3.12	1.13956	7
5	Retirement benefits are satisfactory	3.11	1.11821	8
6	Seniority and merit are considered for promotion	3.97	0.54039	1
7	The prizes and awards granted for good work by the management are appreciable.	3.83	0.58698	4
8	Loan facilities, bonus, advance, travel concession and other benefits are provided by the management	3.76	0.86597	5

Source: Primary Data
From Table 5, it can be observed that the mean is highest at 3.97 for the factor that seniority and merit are considered for promotion which indicates employees are highly satisfied with considering seniority and merit based promotion. The factor about the opportunities for promotion and increments provided in the job are appreciable with a mean of 3.96 which indicate employee are satisfied with promotion and increment policy which is provide by banking sector. The employee concurred with procedure followed for promotion and increment with a mean score of 3.88. The employees are dissatisfied with retirement benefit and pay is not stable with cost of living index followed by mean score 3.11 and 3.12. So the banking sector should take necessary step with both a factor to improve the employee satisfaction.

Table 6 Satisfaction level on Working Conditions and Working Environment - Mean analysis and Rank Score

S.No	Working Conditions and Working Environment	Mean	Std. Deviation	Rank
1	Working hours are convenient	2.82	1.03845	6
2	Reasonable break time during working hours	2.84	1.04175	5
3	Amenities facilities such as rest rooms, canteen and lunch rooms are sufficiently provided	2.94	1.10846	4
4	The safety aid measures provided by bank are inadequate.	3.21	1.30496	2
5	The working conditions like comfortable seats, lighting, ventilation, health and hygiene are satisfactory	3.26	1.24414	1
6	Is Work load assigned is heavy?	3.8	0.94281	3

Source: Primary Data
Table 6 gives us a clear picture of the bank employee's satisfaction level of working conditions and working environment. The workforces are highly satisfied with working condition like comfortable seats; lighting, ventilation, health and hygiene are satisfactory (mean of 3.26). The employees also expressed satisfactions about necessary safety aid measure are provided by bank (mean of 3.21). The employees are also fairly satisfied with amenities facilities such as rest room, canteen, and lunch room (mean of 2.94). The employees are moderately satisfied with break time during working hours (mean of 2.84). Which indicate bank employees need extra time for rest time so the bank should take necessary steps to satisfy the employees. The employees are dissatisfied with working hours and they feel that work load is heavy in their job so the bank should take care of their working hours and work load. From the above table, it appears that the employees are satisfied with the factors relating to working conditions and working environment. It can, thus, be concluded that the employees feel that working condition and working environment are good.

Table 7 Satisfaction level on Working life Balance- Mean analysis and Rank Score

S.No	Work life Balance	Mean	Std. Deviation	Rank
1	Job helps to improve the standard of living of my family	3.89	0.69479	1
2	Family members encourage me to continue in the job	3.89	0.79003	1

3	Present place of posting is very convenient to me and my family	3.52	0.9998	3
4	Job gives me adequate time and opportunities to take care of my family	3.05	1.0384	4
5	Psychological stress and frustration affect my work performance.	3.72	3.08493	2

Source: Primary Data

From Table 7 a fair picture can be obtained about the satisfaction level on work life balance. The respondents are strongly satisfied with factors that their job help to improve the standard of living with their family and their family members encourage them to continue the present job hence factor has a high mean of 3.89 followed by satisfaction regarding psychological stress and frustration affect their work performance with a mean of 3.72. The respondents are moderately satisfied with their work location is very convenient for them and their family members (mean of 3.52). The bank staffs are less satisfied with the factor Job gives them adequate time and opportunities to take care of their family which indicate the bank staffs are spending their time in low level so bank should concentrate on it to satisfy the employees.

Table 8 Satisfaction level on Prestige - Mean analysis and Rank Score

S.No	Prestige	Mean	Std. Deviation	Rank
1	The present job enhances my social status in the society	4.25	0.57516	1
2	Feel proud to do working in banking sector	4.04	0.6501	2
3	Job makes a difference in the lives of others	3.99	0.65897	3

Source: Primary Data

Table 8 is indicative of the satisfaction levels of the employees towards the prestige on their current job. The employees are highly satisfied with their present job enhances their social status in society hence factor has a high mean of 4.25. Followed by satisfaction level regarding employee are feel proud to working in banking sector with mean of 4.04. The respondents stated that they are fairly satisfied with their job and which makes a difference in the lives of other. Hence from the above table we can conclude that bank employees feel more prestige's working in banking sector.

Table 9 Satisfaction level on Leave Policies - Mean analysis and Rank Score

S.No	Leave Policies	Mean	Std. Deviation	Rank
1	Paid vacation time is satisfactory	3.63	0.82456	1
2	Sick leave offered by management is satisfactory	3.62	0.80126	2
3	Enjoying all holidays	2.94	1.09931	3

Source: Primary Data

From Table 9 a fair picture can be obtained about the satisfaction level on leave policies. The respondents are highly satisfied with paid vacation time provide by bank (mean of 3.63). The employee are concurred with sick leave offered by management (mean of 3.62) and the respondents are less satisfied with enjoying all holidays hence the above table conclude that employee are satisfied with leave policies.

FACTORS ANALYSIS ON SATISFACTION LEVEL ON PAY AND PROMOTION:
KMO AND BARTLETT'S TEST:

The KMO measure of sampling adequacy was calculated by using the correlation test , to check whether the variables in the sample are adequate to correlate . The general rule of thumb is that a KMO value should be greater than the 0.5 for a satisfactory analysis to proceed.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.640
Bartlett's Test of Sphericity	Approx. Chi-Square	386.802
	df	28
	Sig.	.000

Source: Primary Data

High value of KMO (0. 640> .05) of indicates that a factor analysis is useful for the present data. The significant value for Bartlett's test of Sphericity is 0.000 and is less than .05 which indicates that there exist significant relationships among the variables. The resultant value of KMO test and Bartlett's test indicate that the present data is useful for factor analysis.

RELIABILITY STATISTICS- PAY AND PROMOTION

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.775	.733	8

The reliability of scales used in this study was calculated by cronbach's coefficient alpha and normally it ranges between 0 and 1. All constructs obtained an acceptable level of a co-efficient alpha above. 7, indicating the scales used in this study were reliable.

Total Variance Explained									
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.199	39.986	39.986	3.199	39.986	39.986	2.770	34.624	34.624
2	1.301	16.262	56.249	1.301	16.262	56.249	1.608	20.104	54.727
3	1.153	14.407	70.656	1.153	14.407	70.656	1.274	15.928	70.656
4	.973	12.165	82.821						
5	.713	8.908	91.730						
6	.407	5.088	96.818						
7	.185	2.314	99.131						
8	.069	.869	100.000						
Extraction Method: Principal Component Analysis.									

SOURCE: Primary data

In the above table the rule of thumb is applied to choose the number of factors for which 'Eigen values' with greater than unity is taken by using Principal Component Analysis method. The Component matrix so formed is further rotated orthogonally using Varimax rotation algorithm which is the standard rotation method (Kaiser, 1958). All the statements are loaded on the two factors. The factor analysis result shows that the eight variables can be grouped into three variables. If the eight variables are reduced into three then the total variance explained is 78 percent which is very significant. This means that the eight variables can be reduced into three variables. The Rotated component matrix shows that variables V4, V2, V5 can be grouped into first factor, V1, V3 is the second factor and V6, V8, and V7 can be grouped into third factor .This means eight variables can be grouped into three

Rotated Component Matrix[a]				
		Component		
Variables		1	2	3
Pay is stable in accordance with the cost of living index	V4	.939		
Salary provided in the job are reasonable	V2	.921		
Retirement benefits are satisfactory	V5	.896		
Opportunities for Promotion and increments provided in the job are appreciable	V1		.876	
Promotion and increments procedures are good	V3		.869	
Seniority and merit are considered for promotion	V6			.841
Loan facilities, bonus, advance, travel concession and other benefits are provided by the management	V8	.422		.519
The prizes and awards granted for good work by the management are appreciable.	V7			.482
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 4 iterations.				

Source: Primary Data

The Rotated component matrix shows that variables V4, V2, V5 can be grouped into first factor, V1, V3 is the second factor and V6, V8, and V7 can be grouped into third factor .This means eight variables can be grouped into three. The multidimensional scaling has also given the same result. As the variables within the group are related, the number of variables can be eliminated by taking one from one group. From the group one V4 can be taken which is high value. V4 is very important variable because more pay is stable in accordance with the cost of living index.

V CONCLUSION:

The present research is undertaken to study job satisfaction of employees in banking sector in Madurai city. The result revealed that the respondents are highly satisfied with factor like Employee growth and development, Work Relationships, Pay and Promotion, Prestige and relatively less satisfied with Working Conditions and Working Environment, Work life Balance, Leave Policies. Mean of the most statement of employee empowerment are lies between3-4 which show that most of respondent are neutral and agree with these statement. Mean of most of the statement near to four which indicates that most of people agree with the statement.

REFERENCE:

[1] Ahsan, Mohammad Kamrul. "A Comparison of Job Satisfaction of Private and Public Banks' Employees." City 10, no. 6: 4.

[2] Clifford JM (1985). "The Relative Importance of Intrinsic and Extrinsic Rewards as Determinants of Work Satisfaction", Soc. Quart., 26(3): 365-385.

[3] Devi, Suman, and Ajay Suneja. "Job satisfaction among bank employees: A comparative study of public sector and private sector banks." International Journal of Research in Management, Science and Technology 1, no. 2 (2013): 93-101.

[4] Islam, Md Shahidul, and Md Mainul Islam. "A Comparative Study of Job Satisfaction in Banking (A Case Study of Public and Private Bank Sectors)." European Journal of Busines s and Management 6 (2014): 105-111.

[5] Locke, E. A. (1969). What is job satisfaction?. Organizational behavior and human performance, 4(4), 309-336

[6] Mehta, Prachi B., and Richu M. Juneja. "A comparative study of employees job satisfaction in selected public and private sector banks." IJAR 3, no. 1 (2017): 620-625.

[7] Shrivastava, Arunima, and Pooja Purang. "EMPLOYEE PERCEPTIONS OF JOB SATISFACTION: COMPARATIVE STUDY ON INDIAN BANKS." Asian Academy of Management Journal 14, no. 2 (2009).

[8] Saner, Tulen, and Serife Zihni Eyupoglu. "The job satisfaction of bank employees in North Cyprus." Procedia economics and finance 23 (2015): 1457-1460.

[9] Weerasinghe, I. M. S., C. J. Senavirathna, and H. H. Dedunu. "Factors Affecting to Job Satisfaction of Banking Employees in Sri Lanka Special Reference Public and Private Banks in Anuradhapura District." (2017).