



A STUDY ON “SATISFACTION LEVEL OF BANK EMPLOYEES REGARDING MONETARY AND NON MONETARY BENEFITS.”

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Chapter – 1

INTRODUCTION

Introduction

One of the most important sectors of any economy is banking. Bank employees are responsible for making sure the company stays successful and that customers receive excellent service. Two of the most important elements affecting employee motivation and productivity are monetary and non-monetary benefits. Understanding bank employees' satisfaction levels with relation to pay, perks, and other non-cash pay structures is so crucial. Finding out how happy bank employees are with their pay structure, compensation, pension plan, promotion procedure, retirement benefits, etc. is the aim of this study.

Sustaining staff happiness is essential in the banking industry, where there is intense rivalry for talent. For banks to draw and keep top people, they must provide competitive salary and benefits packages. A contented workforce increases the likelihood of providing consumers with high-quality services, which improves the bank's financial performance.

There is a dearth of thorough research in this field, especially in the banking industry, despite the significance of pay and payment structure in employee happiness. Although the relationship between pay and employee satisfaction has been the subject of various studies, further investigation is required to pinpoint the precise elements that influence an employee's happiness with their pay, benefits, and other benefits.

Therefore, by examining bank workers' satisfaction levels with their monetary and non-monetary benefits, this study seeks to close this research gap. The study will look at what influences how satisfied employees are with their pay and find any discrepancies between what they expect to be paid and what they actually receive. The study will additionally examine the influence of non-monetary elements, like job security and work atmosphere, on job satisfaction.

To sum up, the degree of contentment that bank workers have with both monetary and non-monetary rewards is crucial to their general job satisfaction, motivation, and retention. Non-monetary perks cater to employees' overall

well-being and create a favorable work atmosphere that is conducive to growth and productivity, while monetary rewards meet immediate financial demands and incentivize success. In the banking industry, increasing employee happiness and fostering organizational performance require a comprehensive strategy that strikes a balance between monetary and non-monetary incentives.

Chapter – 2

Literature Review

Introduction:

Employee satisfaction is a critical determinant of organizational success, particularly within the banking sector where talent retention and performance are paramount. This literature review examines the multifaceted aspects of bank employees' satisfaction with their compensation packages, encompassing both monetary and non-monetary benefits. By synthesizing existing research, this review aims to identify key factors influencing satisfaction levels and explore the implications for organizational practice and policy.

Factors Influencing Bank Employees' Satisfaction:

The satisfaction of bank employees with their compensation packages is influenced by a myriad of factors. While monetary benefits such as salaries and bonuses provide tangible rewards, non-monetary benefits such as recognition, work-life balance initiatives, and career development opportunities contribute to a fulfilling work experience. Studies by Adeniji et al. (2018) emphasize the role of intrinsic motivators, such as job autonomy and meaningful work, in driving employee satisfaction, suggesting that non-monetary benefits play a crucial role alongside financial rewards.

Impact of Monetary Benefits on Job Satisfaction:

Monetary benefits are foundational to employee satisfaction, serving as a means of meeting basic needs and providing financial security. Research by Kumar et al. (2018) underscores the positive correlation between competitive salaries and job satisfaction among bank employees, highlighting the importance of fair compensation in attracting and retaining top talent. Furthermore, studies by Nwankwo et. al (2020) demonstrate that performance-based incentives, such as bonuses tied to individual or team achievements, can enhance motivation and job performance, ultimately contributing to higher levels of satisfaction.

Impact of Non-Monetary Benefits on Job Satisfaction:

Non-monetary benefits play a significant role in shaping the work environment and employee experience within banks. Flexible work arrangements, including telecommuting options and flexible scheduling, have emerged as critical factors in promoting work-life balance and enhancing job satisfaction (Mahesh Kumar Bhandari, 2021). Similarly, recognition programs that acknowledge employees' contributions and provide opportunities for career development have been shown to boost morale and engagement (Prem, 2017). These findings underscore the importance of a holistic approach to employee satisfaction that goes beyond financial incentives.

Literature Review

Literature Review	Author(s)	Year	Methodology	Key Findings
A study on the impact of salary and promotion on job satisfaction of bank employees	Subramanian et al.	2019	Survey questionnaire	Salary and promotion were found to have a significant positive impact on job satisfaction of bank employees
The effects of compensation, work environment, and job security on employee satisfaction in banks	Chawla et al.	2016	Survey questionnaire	Compensation, work environment, and job security were found to be significant predictors of employee satisfaction in banks
A study on the relationship between compensation and employee satisfaction in banks	Kumar et al.	2018	Survey questionnaire	Compensation was found to have a significant positive impact on employee satisfaction in banks
The role of salary and compensation in employee motivation and satisfaction in banks	Nwankwo et al.	2020	Review of literature	Salary and compensation were found to be important factors in employee motivation and satisfaction in banks
The influence of compensation on employee satisfaction in commercial banks	Rizwan et al.	2018	Survey questionnaire	Compensation was found to have a significant positive impact on employee satisfaction in commercial banks
The impact of compensation on employee job satisfaction and organizational commitment in banks	Adeniji et al.	2018	Survey questionnaire	Compensation was found to have a significant positive impact on employee job satisfaction and organizational commitment in banks
Impact of financial & non financial benefit on employees' job satisfaction	Prem Bahadur Budhathoki.	2017	Survey questionnaire	Impact of financial benefit , training, reward,& career development opportunity on employees' job satisfaction.
The relationship between compensation and employee satisfaction: A study of banks in India	Singh et al.	2017	Survey questionnaire	Compensation was found to have a significant positive impact on employee satisfaction in banks in India

Literature Review	Author(s)	Year	Methodology	Key Findings
The effects of compensation on job satisfaction in the banking industry: A case study of a Nigerian bank	Olusanya et al.	2020	Survey questionnaire	Compensation was found to have a significant positive impact on job satisfaction in the Nigerian banking industry
Impact of Non-Financial rewards on Employees' motivation and their turnover intention in the context of Nepalese Development Banks	Mahesh Kumar Bhandari	2021	Survey questionnaire	Rewarding organizational system plays an essential role in employees' level of motivation. It positively affects employee motivation.
An empirical analysis of the impact of salary structure on employee satisfaction in banks	Rajendran et al.	2019	Survey questionnaire	Salary structure was found to have a significant positive impact on employee satisfaction in banks
Effect of Non monetary incentives & work environment on employees' job satisfaction	Abdulkhaleq Nader Qader	2017	Survey questionnaire	Aimed to investigate the effect of non monetary incentives & work environment on employees' job satisfaction.
The impact of compensation on employee satisfaction and performance in the banking sector	Mohammed et al.	2020	Survey questionnaire	Compensation was found to have a significant positive impact on employee satisfaction and performance in the banking sector
Relationship between Non-financial rewards and retention of employees in banking industry: Case of commercial rural development bank – Arusha	Peter Richard Msisiri	2018	Survey questionnaire	Pointed out the relationship between non-financial rewards and retention as a viable advantage in retaining the employees in banking sector/ minimize the turnover.
A study on the relationship between compensation and employee job satisfaction in banks in Pakistan	Ullah et al.	2019	Survey questionnaire	Compensation was found to have a significant positive impact on

Literature review	Author(s)	Year	Methodology	Key Findings
Impact of salary on employee satisfaction in banks	Gupta, R., & Bhardwaj, S.	2020	Survey	Salary is a significant factor affecting employee satisfaction in banks, and employees who receive higher salaries are more satisfied.
An empirical study on the relationship between compensation and employee satisfaction in banking sector	Bakker, E., & Smit, M.	2019	Survey	Compensation is a significant predictor of employee satisfaction in the banking sector. The study found that employees who perceive their compensation as fair and competitive are more satisfied.
An exploration of the relationship between employee compensation and job satisfaction: A study of the banking sector in Ghana	Kwarteng, A., & Owusu-Frimpong, N.	2019	Survey	Compensation has a positive and significant relationship with employee job satisfaction in the banking sector in Ghana.
The effect of compensation on job satisfaction in the banking sector of Pakistan	Mehmood, K., & Shabbir, M. S.	2019	Survey	Compensation is a significant predictor of job satisfaction in the banking sector of Pakistan. The study found that employees who are satisfied with their compensation are more likely to be satisfied with their jobs.
The impact of salary on job satisfaction in the banking sector of Pakistan	Khan, S., & Farooq, M. S.	2018	Survey	Salary is a significant predictor of job satisfaction in the banking sector of Pakistan. The study found that employees who receive higher salaries are more satisfied with their jobs.
Impact of Non – Monetary Rewards on Employees’ Motivation: A study of commercial banks in Karachi	Sobia Shujaat, Rafia Alam	2013	Survey	Highlight the importance of the non – monetary rewards in terms of their effectiveness as well as efficiency. It also identified that to what extent the banks are taking care of this source of employee motivation.
The impact of	Ozkan, O., &	2018	Survey	Compensation is a significant predictor

Literature review	Author(s)	Year	Methodology	Key Findings
compensation on employee job satisfaction: A study of the banking sector in Turkey	Kara, A.	2018	Survey	of employee job satisfaction in the banking sector of Turkey. The study found that employees who perceive their compensation as fair and adequate are more satisfied.
The influence of compensation on employee satisfaction in the banking sector of Bahrain	Almalki, M., & Alamer, A.	2018	Survey	Compensation has a significant positive effect on employee satisfaction in the banking sector of Bahrain. The study found that employees who are satisfied with their compensation are more likely to be satisfied with their jobs.
Impact of compensation on job satisfaction: A study of the banking sector in India	Chaturvedi, S., & Gupta, S.	2018	Survey	Compensation is a significant predictor of job satisfaction in the banking sector of India. The study found that employees who receive higher salaries and perceive their compensation as fair are more satisfied.
The monetary and non monetary incentives impact on job satisfaction: Evidence from Bosnia & Herzegovina Banking sector	Adisa Delic, Kozarevic, A mela Peric,	2017	Survey	Demonstrates that incentives, both financial and non-financial, have a major impact on job satisfaction. While non-cash advantages like opportunities for professional growth and a positive work environment encourage employee satisfaction, competitive pay and incentives boost morale.

Chapter 3

Research Methodology

Research Methodology

Introduction –

Employee satisfaction is vital for organizational success, particularly in the banking sector where employees directly impact customer service and organizational performance. Both monetary and non-monetary benefits significantly influence employee satisfaction, yet their relative importance and interplay remain understudied in the banking context.

This study aims to fill this gap by investigating the satisfaction level of bank employees regarding monetary and non-monetary benefits. Specifically, it seeks to assess the importance of these benefits, identify key satisfaction drivers, and suggest strategies for enhancing employee satisfaction and organizational performance.

Understanding these dynamics is critical for banks to improve employee well-being, foster a positive workplace culture, and ultimately achieve their business objectives.

Objectives -

1. To investigate the relationship between salary structure and compensation with the satisfaction level of bank employees.
2. Provide clear and comprehensive information about retirement and pension benefits to all employees, ensuring transparency and understanding.
3. Offer competitive Employee Stock Options (ESOs) that align with industry standards and reflect the bank's performance and growth prospects.
4. To examine the role of non financial factors in shaping the satisfaction level of bank employees.

Materials and Methods –

Primary research was conducted, questionnaire was prepared and circulated among the employees of bank.

Sample Size – 150 employees

Instrument Used – Questionnaire

The questionnaire had following features :-

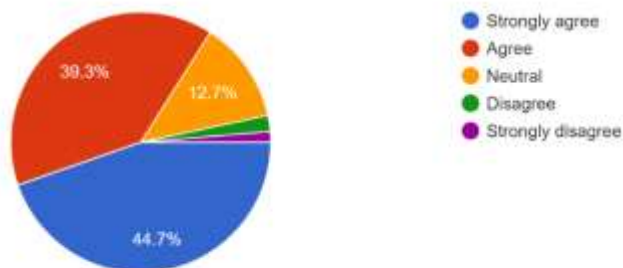
- Employees were asked to rate monetary and non-monetary factors which have impact on employee satisfaction .
- In seeking agreement or disagreement on a particular concern, the sequence of responses was designed as under –
 - 1) Highly dissatisfied
 - 2) Satisfied
 - 3) Neutral
 - 4) Dissatisfied
 - 5) Highly Satisfied

Chapter – 4

Results and Discussions

1. " Experienced employees are appropriately compensated compared to less experienced colleagues " . Do you agree with this statement.

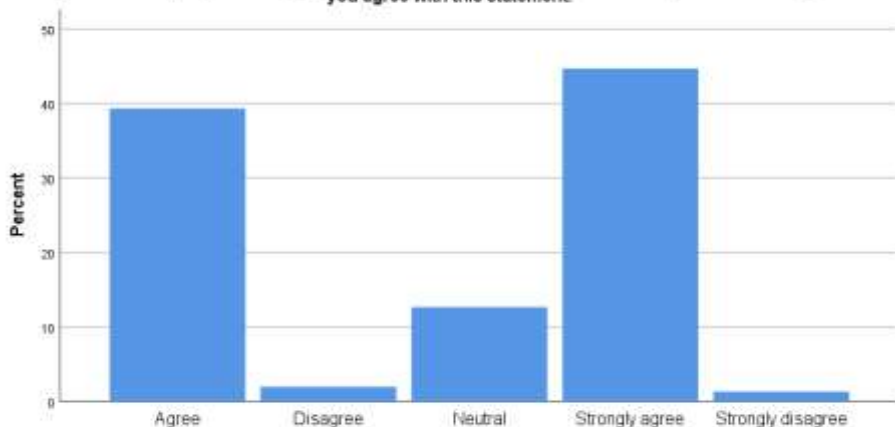
150 responses



Majority of the respondents (44.7%) are strongly agree with the given statement.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	59	39.3	39.3	39.3
Disagree	3	2.0	2.0	41.3
Neutral	19	12.7	12.7	54.0
Strongly agree	67	44.7	44.7	98.7
Strongly disagree	2	1.3	1.3	100.0
Total	150	100.0	100.0	

1. " Experienced employees are appropriately compensated compared to less experienced colleagues " . Do you agree with this statement.



1. " Experienced employees are appropriately compensated compared to less experienced colleagues " . Do you agree with this statement.

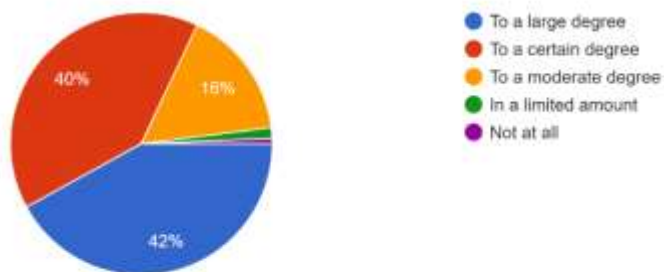
Interpretation –

The survey provided the following breakdown of responses.

- Majority of respondents (44.7%) strongly agree with the statement as indicated by the tallest bar in the “ Strongly Agree” category.
- The majority of the employees are agree with the given statement.

2. To what extent do you think the promotion process acknowledges and rewards your efforts and skills ?

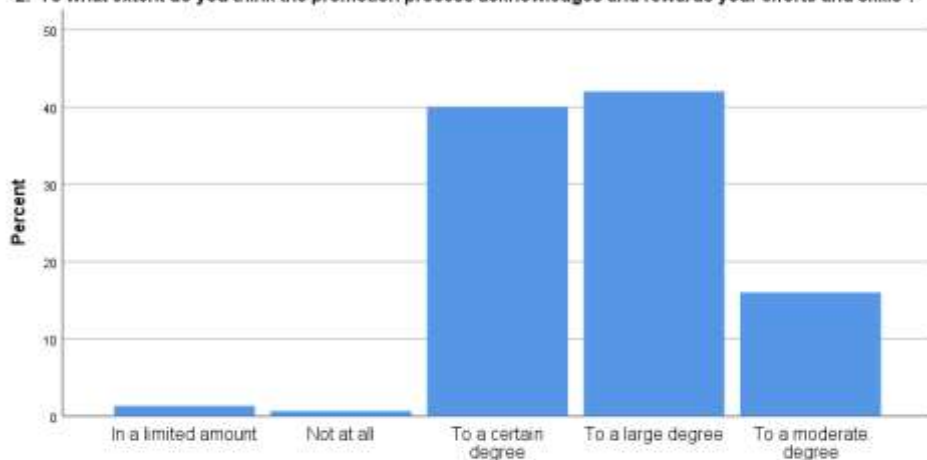
150 responses



The pie chart indicates 42% of respondents feel the promotion process acknowledges and rewards their efforts and skills.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid In a limited amount	2	1.3	1.3	1.3
Not at all	1	.7	.7	2.0
To a certain degree	60	40.0	40.0	42.0
To a large degree	63	42.0	42.0	84.0
To a moderate degree	24	16.0	16.0	100.0
Total	150	100.0	100.0	

2. To what extent do you think the promotion process acknowledges and rewards your efforts and skills ?



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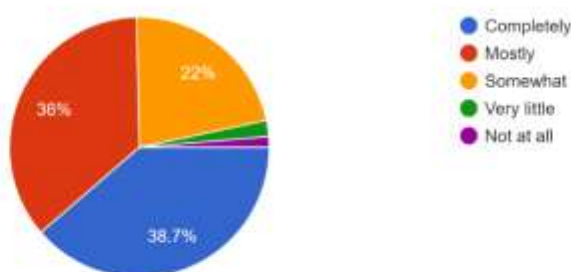
Interpretation –

The survey results yield the following distribution for the extent to which respondents feel the bank's promotion process acknowledges and rewards efforts and skills of employees:

- A significant portion of respondents (42%) indicate support “ to a large degree” represented by the tallest bar.
- A significant portion (40%) shows support "to a certain degree," as indicated by the second-tallest bar.
- Approximately 16% of respondents report supporting "to a moderate degree," while only 2% state that they do not support it at all.

3. To what extent do you feel that the bank's pension plans offer sufficient options for withdrawing funds or accessing benefits upon retirement ?

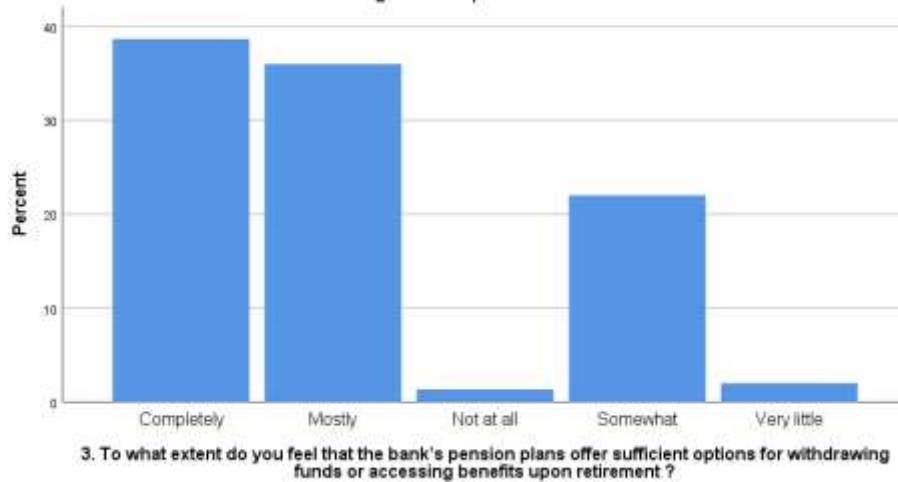
150 responses



The pie chart illustrates that 38.7% of respondents believe the bank’s pension plans offer sufficient options for withdrawing funds or accessing benefits upon retirement.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Completely	58	38.7	38.7	38.7
	Mostly	54	36.0	36.0	74.7
	Not at all	2	1.3	1.3	76.0
	Somewhat	33	22.0	22.0	98.0
	Very little	3	2.0	2.0	100.0
	Total	150	100.0	100.0	

3. To what extent do you feel that the bank's pension plans offer sufficient options for withdrawing funds or accessing benefits upon retirement ?



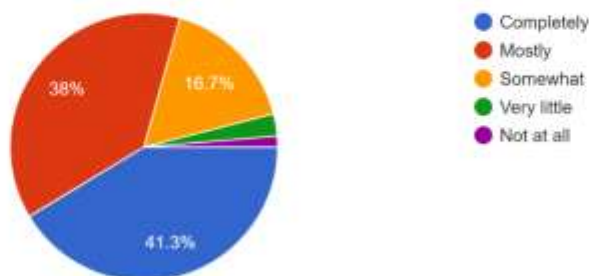
Intpretation –

The survey results yield the following distribution for the extent to which respondents feel the bank's pension plans offer sufficient options for withdrawing funds or accessing benefits upon retirement:

- A significant proportion of respondents (38.7%) indicate that they feel that the bank's pensions plans offer sufficient options "completely," as represented by the tallest bar on the chart.
- Another sizable segment (36%) states that they support it "mostly," reflected in the second tallest bar.
- Approximately 22 % of respondents express some level of support, stating that they support the statement "somewhat."
- Conversely, only a small minority states that they do not support the statement "at all," and another express very little support.

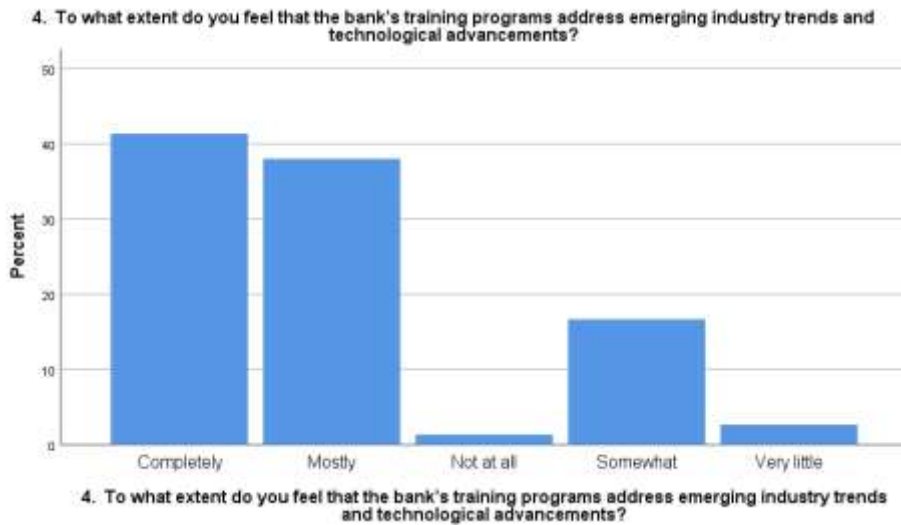
4. To what extent do you feel that the bank's training programs address emerging industry trends and technological advancements?

150 responses



The pie chart illustrates that 41.3% of respondents believe the bank's training programs address emerging industry trends and technological advancements.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Completely	62	41.3	41.3	41.3
	Mostly	57	38.0	38.0	79.3
	Not at all	2	1.3	1.3	80.7
	Somewhat	25	16.7	16.7	97.3
	Very little	4	2.7	2.7	100.0
	Total	150	100.0	100.0	



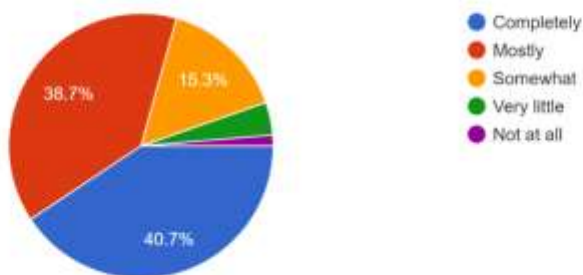
Interpretation –

The survey results yield the following distribution for the extent to which respondents feel the bank's training program addresses emerging industry trends and technological advancements:

- **Completely:** The majority of respondents (41.3%) express full support or agreement, indicating strong support.
- **Mostly:** A significant portion (38%) predominantly supports or agrees with the statement, showing substantial support .
- **Somewhat:** A moderate proportion (16.7%) demonstrates partial support or agreement, indicating a moderate level of endorsement.
- **Very Little:** A small minority (2.7%) exhibits minimal support or agreement, suggesting limited endorsement.
- **Not at All:** Another small minority (1.3%) expresses complete lack of support or agreement, indicating strong opposition.

5. To what extent do you feel that employee stock options (ESOs) provided by the bank contribute to your overall compensation package and financial well-being ?

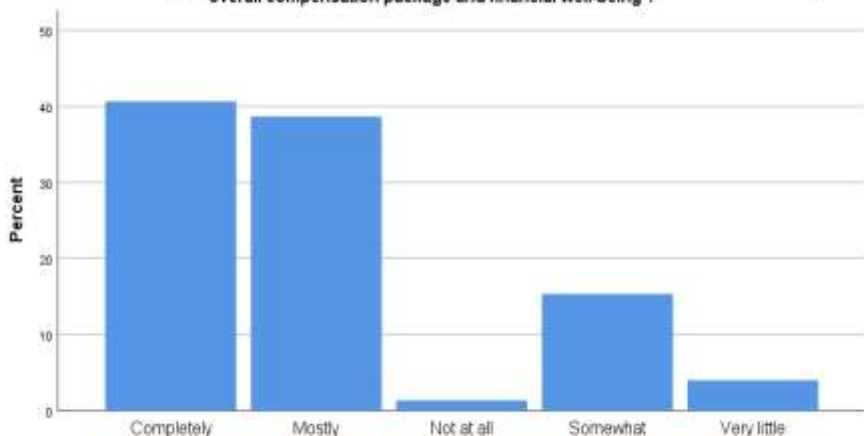
150 responses



The pie chart illustrates that 40.7% of respondents believe that the ESOs provided by the bank contribute to their overall compensation package and well being.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Completely	61	40.7	40.7	40.7
	Mostly	58	38.7	38.7	79.3
	Not at all	2	1.3	1.3	80.7
	Somewhat	23	15.3	15.3	96.0
	Very little	6	4.0	4.0	100.0
	Total	150	100.0	100.0	

5. To what extent do you feel that employee stock options (ESOs) provided by the bank contribute to your overall compensation package and financial well-being ?



5. To what extent do you feel that employee stock options (ESOs) provided by the bank contribute to your overall compensation package and financial well-being ?

Interpretation –

In the presented data, the responses are divided into five distinct categories, each representing varying degrees of alignment or agreement. The largest proportion of respondents (40.7%) unequivocally support or agree with the topic, while a significant segment (38.7%) predominantly leans towards it. A moderate portion (15.3%) demonstrates a partial alignment or agreement, suggesting some level of ambivalence or reservation. Conversely, a small minority (4.0%) exhibit minimal alignment or agreement, with another (1.3%) expressing complete opposition or disagreement.

6. Do you believe that recognition for achievements and promotions positively impacts employee morale and motivation within the organization?

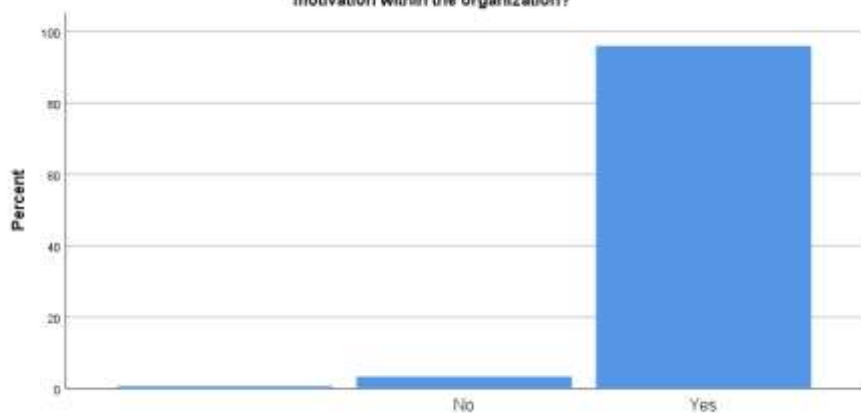
149 responses



96.6% believe that recognition for achievements and promotions positively impacts employee morale and motivation within the organization.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	.7	.7	.7
No	5	3.3	3.3	4.0
Yes	144	96.0	96.0	100.0
Total	150	100.0	100.0	

6. Do you believe that recognition for achievements and promotions positively impacts employee morale and motivation within the organization?



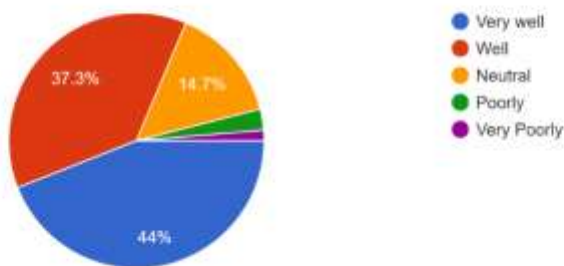
6. Do you believe that recognition for achievements and promotions positively impacts employee morale and motivation within the organization?

Interpretation –

The data indicates considerable agreement or endorsement of the concept, with a clear majority (96.0%) in favor of it. Nonetheless, a sizable minority (3.3%) chose the negative option, indicating disapproval or reluctance.

7. How well do you believe the bank fosters a culture of job security and stability among its employees ?

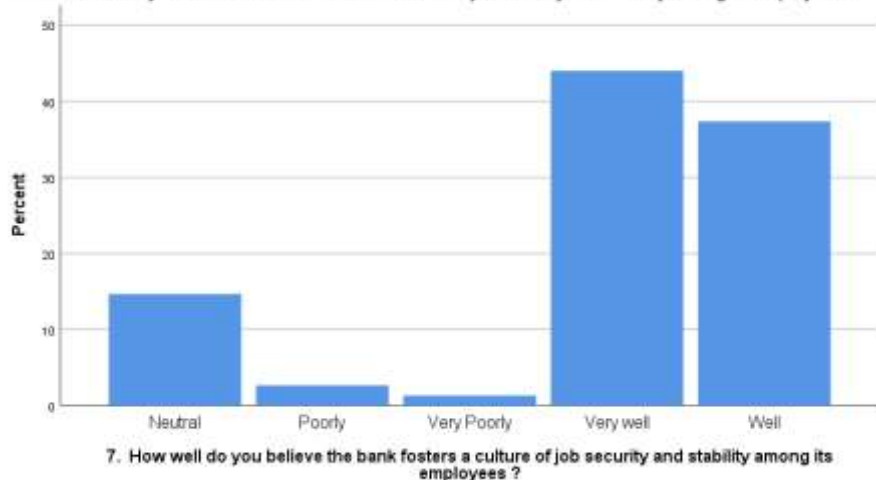
150 responses



The pie chart indicates that 44% of respondents believe the bank effectively fosters a culture of job security and stability among its employees.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	22	14.7	14.7	14.7
	Poorly	4	2.7	2.7	17.3
	Very Poorly	2	1.3	1.3	18.7
	Very well	66	44.0	44.0	62.7
	Well	56	37.3	37.3	100.0
	Total		150	100.0	100.0

7. How well do you believe the bank fosters a culture of job security and stability among its employees ?

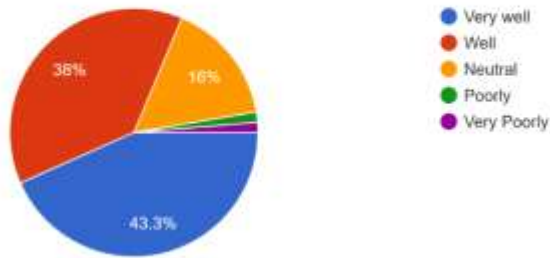


Interpretation –

- The bar graph displays the opinions of the respondents in five categories, from "very well" to "very poorly," plus a neutral choice. With 37.3% of respondents rating the subject matter as "well," it was generally thought positively of. But a sizable portion (2.7%) chose "poorly" expressing more circumspect attitudes. A majority of respondents (44%) indicated that they understood the subject topic "very well," whilst a smaller percentage (1.3%) chose "very poorly." The fact that there was a neutral option indicates that 14.7% of respondents had conflicting or indifferent opinions.

8. How well do you believe the bank supports employees in transitioning to retirement and accessing their retirement benefits when the time comes?

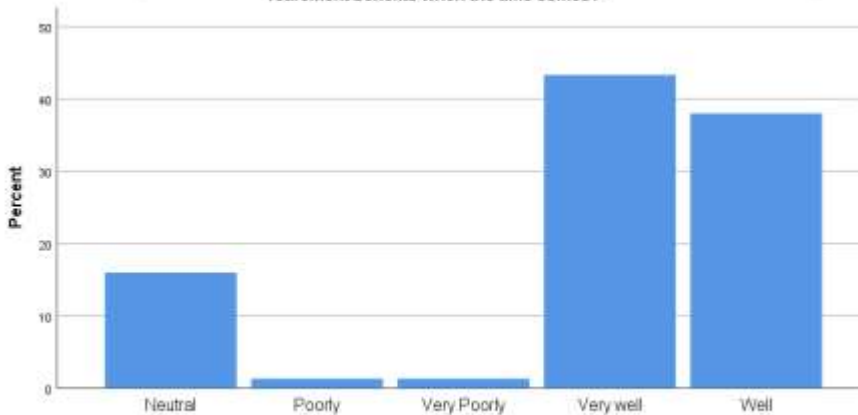
150 responses



The pie chart indicates that 44% of respondents believe the bank supports employees in transitioning to retirement and accessing their retirement benefits when the time comes.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	24	16.0	16.0	16.0
	Poorly	2	1.3	1.3	17.3
	Very Poorly	2	1.3	1.3	18.7
	Very well	65	43.3	43.3	62.0
	Well	57	38.0	38.0	100.0
	Total	150	100.0	100.0	

8. How well do you believe the bank supports employees in transitioning to retirement and accessing their retirement benefits when the time comes?



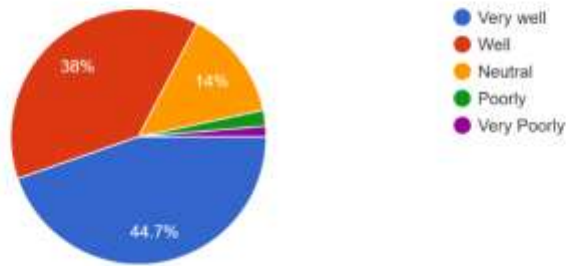
8. How well do you believe the bank supports employees in transitioning to retirement and accessing their retirement benefits when the time comes?

Interpretation –

Responses from "very well" to "very poorly," along with a neutral choice, are shown on the bar graph. Most respondents (38.0%) thought the remark was "well," but a minority (1.3%) thought it was "poorly" . 43.3 % of respondents said they understood the material "very well," and 1.3% said they understood it "very poorly." Furthermore, 16.0% of the sample selected the neutral option, indicating ambivalent or unclear opinions.

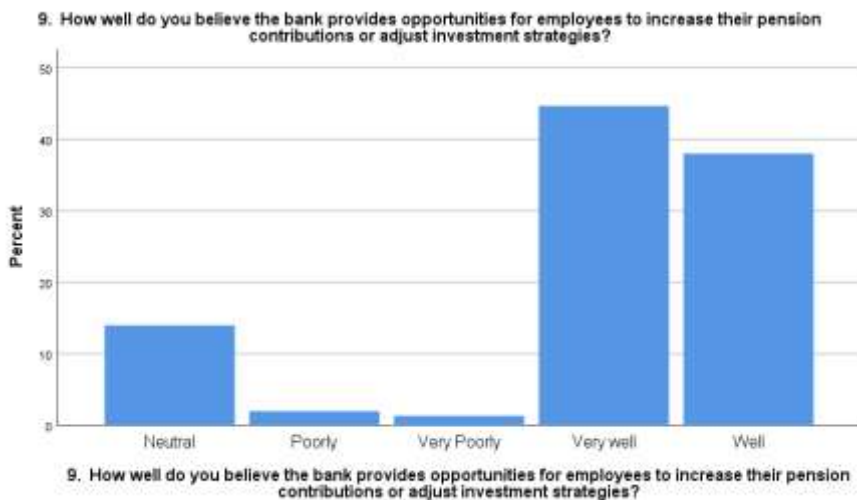
9. How well do you believe the bank provides opportunities for employees to increase their pension contributions or adjust investment strategies?

150 responses



The pie chart indicates that 44.7% of respondents believe the bank provides opportunities for employees to increase their pension contributions or adjust investment strategies.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	21	14.0	14.0	14.0
	Poorly	3	2.0	2.0	16.0
	Very Poorly	2	1.3	1.3	17.3
	Very well	67	44.7	44.7	62.0
	Well	57	38.0	38.0	100.0
	Total	150	100.0	100.0	

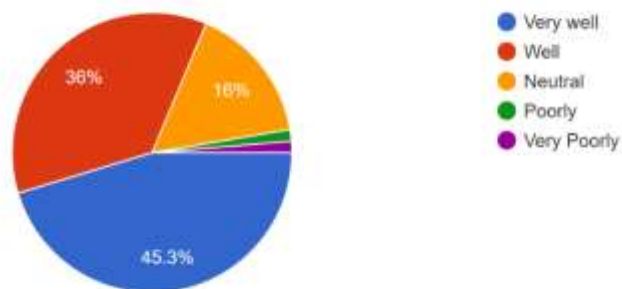


Interpretation –

The bar graph indicates employee perceptions of the bank's support for increasing pension contributions or adjusting investment strategies. Around 3.3% rate it poorly or very poorly, while approximately 83% rate it well or very well. About 14% express neutrality. Overall, there's a positive outlook, with potential areas for improvement highlighted by the minority expressing dissatisfaction.

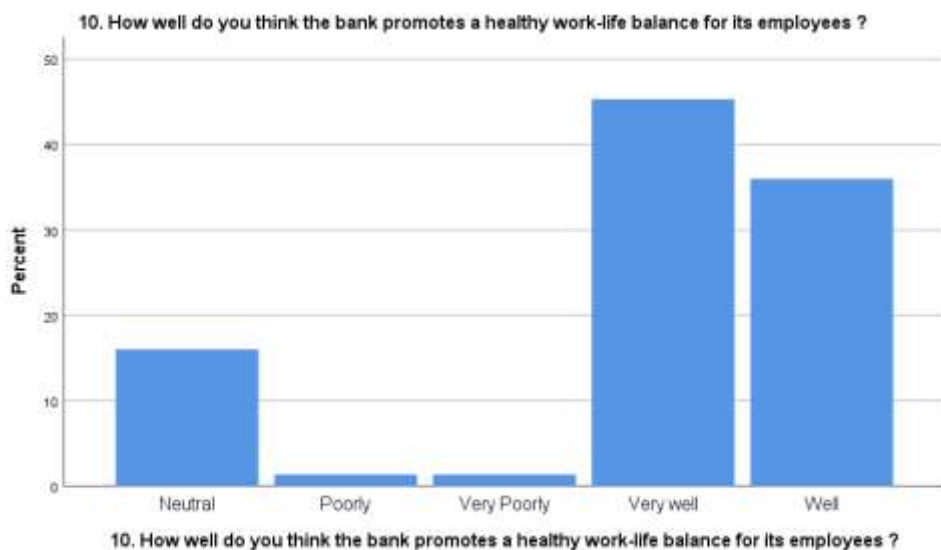
10. How well do you think the bank promotes a healthy work-life balance for its employees ?

150 responses



The pie chart shows that the 45.3% employees think that the bank promotes a healthy work – life balance for its employees.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	24	16.0	16.0	16.0
	Poorly	2	1.3	1.3	17.3
	Very Poorly	2	1.3	1.3	18.7
	Very well	68	45.3	45.3	64.0
	Well	54	36.0	36.0	100.0
	Total		150	100.0	100.0

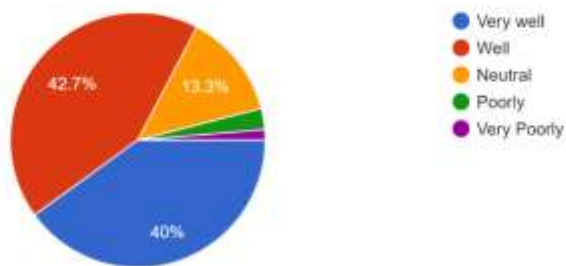


Interpretation –

The bar graph illustrates employee perceptions of the bank's support for work-life balance. Roughly 55-70% view it positively, while around 4-5% express dissatisfaction. Another 15-20% remain neutral. Addressing concerns of the dissatisfied minority could enhance overall employee satisfaction.

11. How well do you believe the bank fosters a culture of job security and stability among its employees ?

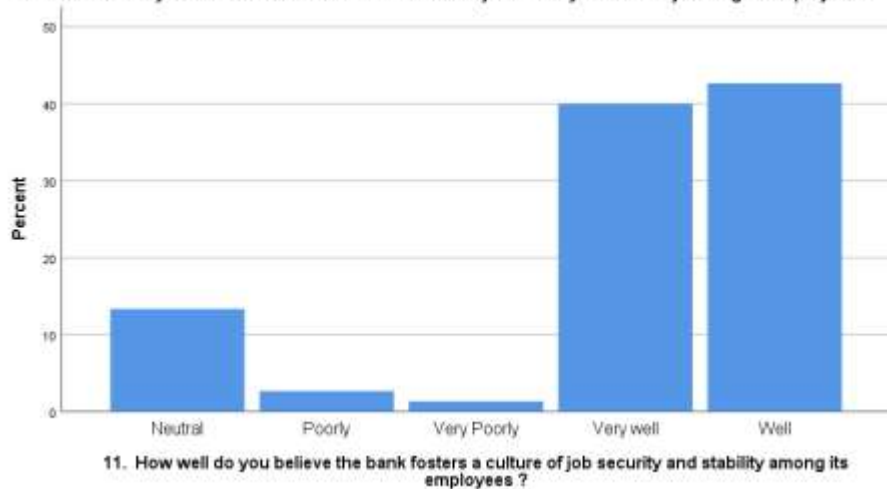
150 responses



The pie chart shows that the 42.7% employees believe the bank fosters a culture of job security and stability among its employees.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	20	13.3	13.3	13.3
	Poorly	4	2.7	2.7	16.0
	Very Poorly	2	1.3	1.3	17.3
	Very well	60	40.0	40.0	57.3
	Well	64	42.7	42.7	100.0
	Total		150	100.0	100.0

11. How well do you believe the bank fosters a culture of job security and stability among its employees ?

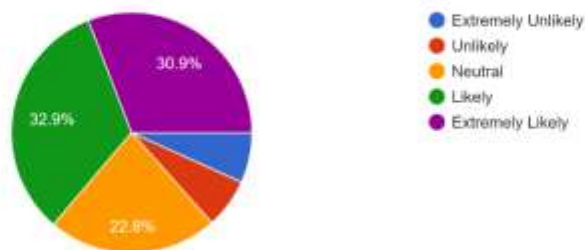


Interpretation –

Interpreting the bar graph on the bank's promotion of job security and stability among its employees: approximately 40-43% view it positively, rating it as "well" or "very well." However, around 4-5% express dissatisfaction, rating it poorly or very poorly. Another 12-14% remain neutral. Addressing concerns of the dissatisfied minority could bolster overall employee confidence and satisfaction with the bank's stability.

12. How likely are you to recommend the bank's Employee Stock Options (ESOs) program to your peers or colleagues based on its competitiveness and alignment with industry standards?

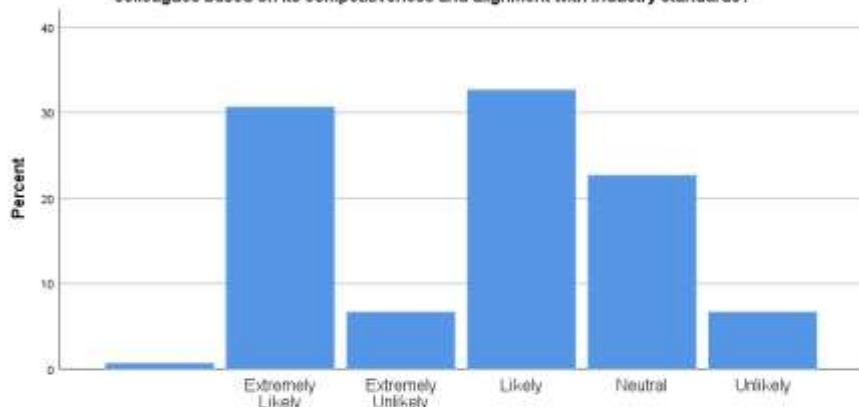
149 responses



The pie chart shows that the 32.9% employees are extremely likely to recommend the bank's ESOs program to their peers .

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	.7	.7	.7
Extremely Likely	46	30.7	30.7	31.3
Extremely Unlikely	10	6.7	6.7	38.0
Likely	49	32.7	32.7	70.7
Neutral	34	22.7	22.7	93.3
Unlikely	10	6.7	6.7	100.0
Total	150	100.0	100.0	

12. How likely are you to recommend the bank's Employee Stock Options (ESOs) program to your peers or colleagues based on its competitiveness and alignment with industry standards?



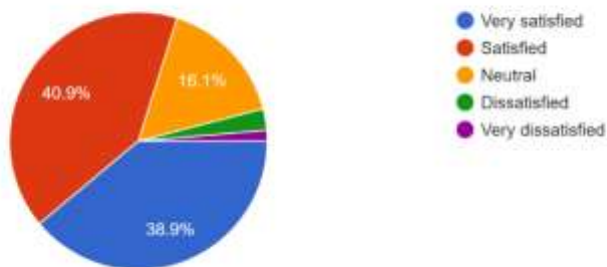
12. How likely are you to recommend the bank's Employee Stock Options (ESOs) program to your peers or colleagues based on its competitiveness and alignment with industry standards?

Interpretation –

The bar graph suggests that approximately 70% of respondents are likely to extremely likely to recommend the bank's Employee Stock Options (ESOs) program, indicating high satisfaction with its competitiveness and alignment with industry standards. Around 15% are neutral, while 15% are unlikely to extremely unlikely to recommend it, suggesting some dissatisfaction or concerns. Addressing these concerns could improve overall employee satisfaction with the program.

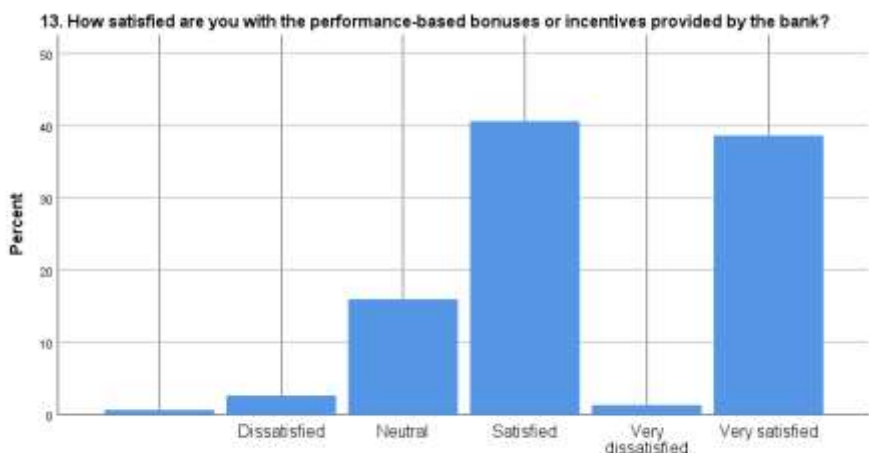
13. How satisfied are you with the performance-based bonuses or incentives provided by the bank?

149 responses



40.9% employees are highly satisfied with the performance based bonuses.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	.7	.7	.7
Dissatisfied	4	2.7	2.7	3.3
Neutral	24	16.0	16.0	19.3
Satisfied	61	40.7	40.7	60.0
Very dissatisfied	2	1.3	1.3	61.3
Very satisfied	58	38.7	38.7	100.0
Total	150	100.0	100.0	



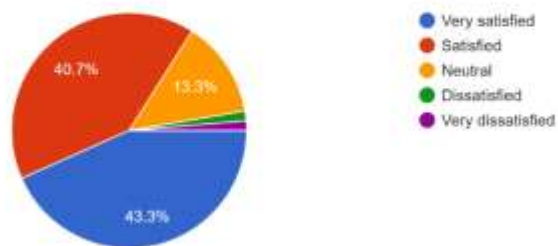
13. How satisfied are you with the performance-based bonuses or incentives provided by the bank?

Interpretation –

The Bar Graph shows that 38.7 % of respondents are “very satisfied”, 40.7% are “satisfied”, 16% are “neutral”, 2.7 % are “dissatisfied” and 1.3 % are “very dissatisfied”. This would mean that the majority of respondents are either “very satisfied” or “satisfied” with the performance based bonuses or incentives provided by the bank, while a smaller portion might feel neutral or dissatisfied.

14. How satisfied are you with the benefits package offered by the bank (healthcare, retirement plans, etc.)?

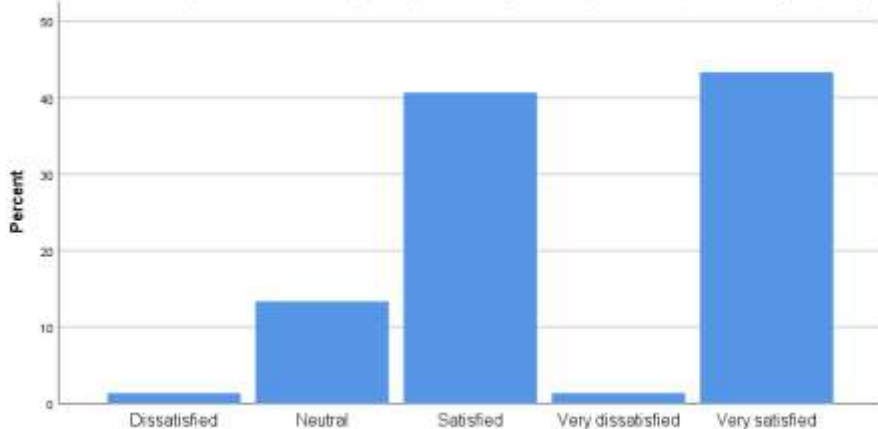
150 responses



43.3% employees are highly satisfied with the benefits package offered by the bank.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	2	1.3	1.3	1.3
	Neutral	20	13.3	13.3	14.7
	Satisfied	61	40.7	40.7	55.3
	Very dissatisfied	2	1.3	1.3	56.7
	Very satisfied	65	43.3	43.3	100.0
	Total	150	100.0	100.0	

14. How satisfied are you with the benefits package offered by the bank (healthcare, retirement plans, etc.)?



14. How satisfied are you with the benefits package offered by the bank (healthcare, retirement plans, etc.)?

Interpretation –

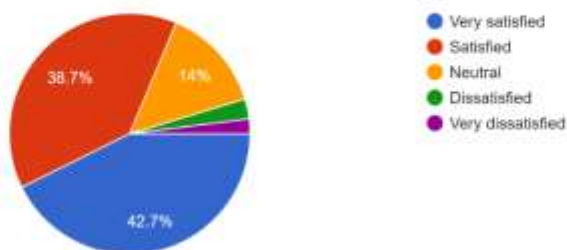
The bar graph represents employee satisfaction with the benefits package offered by a bank.

- 44% of respondents are “very satisfied”.
- 41% of respondents are “satisfied”.
- 14% are “neutral”.
- 2% are “dissatisfied”.
- 2% are “very dissatisfied”.

This interpretation suggests that the majority of employees are satisfied or very satisfied with the benefits package, with only a small percentage expressing dissatisfaction.

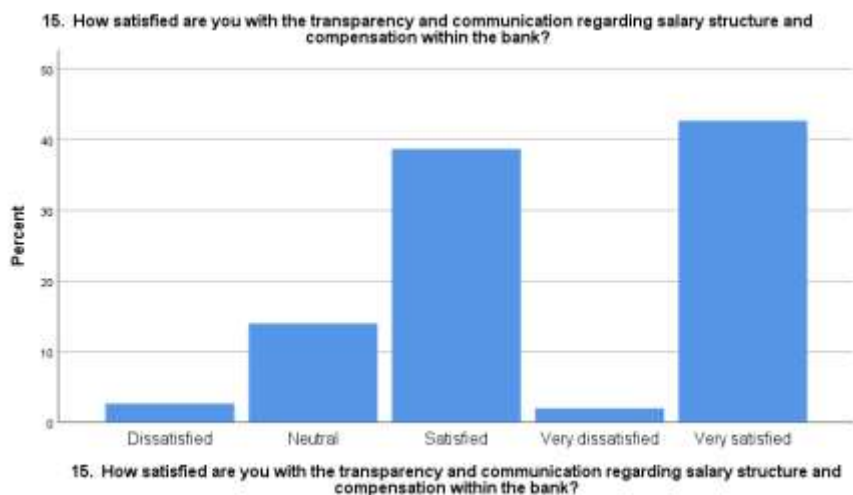
15. How satisfied are you with the transparency and communication regarding salary structure and compensation within the bank?

150 responses



The pie chart shows that the 42.7% are highly satisfied with the transparency and communication regarding salary structure .

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	4	2.7	2.7	2.7
	Neutral	21	14.0	14.0	16.7
	Satisfied	58	38.7	38.7	55.3
	Very dissatisfied	3	2.0	2.0	57.3
	Very satisfied	64	42.7	42.7	100.0
Total		150	100.0	100.0	



Interpretation –

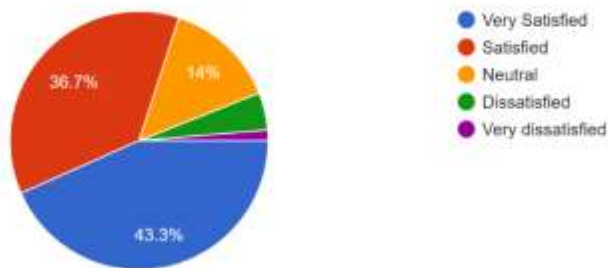
The bar graph represents employee satisfaction with the transparency and communication regarding salary structure and compensation within the bank.

- “Very Satisfied”- 42.7% are highly pleased with transparency and communication.
- “Satisfied” – 38.7% of respondents are satisfied with the transparency and communication.

- “Neutral” – 14% of respondents neither lean towards satisfaction nor dissatisfaction. They might not have strong feelings about the transparency and communication, possibly indicating a need for more clarity or engagement.
- “Dissatisfied” – 2.7 % are unhappy and see room for improvement.
- “Very Dissatisfied” – 2% are extremely unhappy with the transparency and communication.

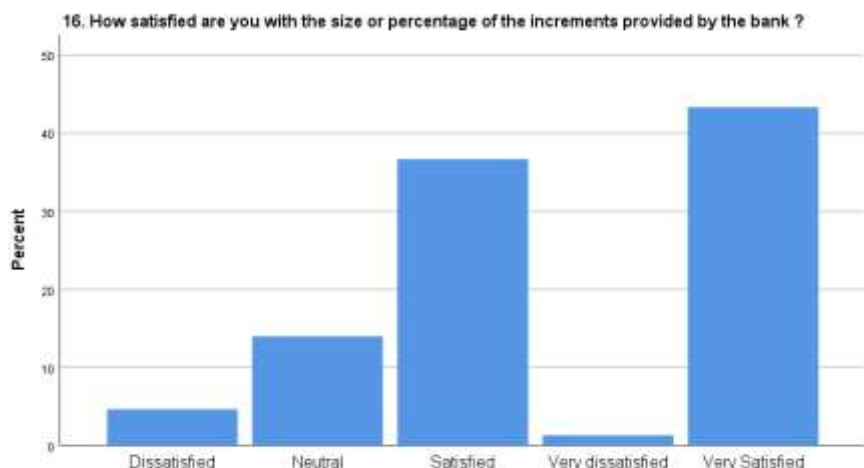
16. How satisfied are you with the size or percentage of the increments provided by the bank ?

150 responses



The pie chart shows that the 43.3% employees are highly satisfied with the size or percentage of the increments provided by the bank.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	7	4.7	4.7	4.7
	Neutral	21	14.0	14.0	18.7
	Satisfied	55	36.7	36.7	55.3
	Very dissatisfied	2	1.3	1.3	56.7
	Very Satisfied	65	43.3	43.3	100.0
Total		150	100.0	100.0	



16. How satisfied are you with the size or percentage of the increments provided by the bank ?

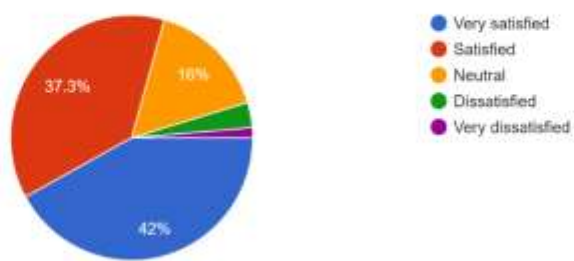
Interpretation –

The bar graph represents employee satisfaction with the size or percentage of the increments provided by the bank

- “Very Satisfied”- 43.3%
- “Satisfied” – 36.7%
- “Neutral” – 14%
- “Dissatisfied” – 4.7%
- “Very Dissatisfied” – 1.3%

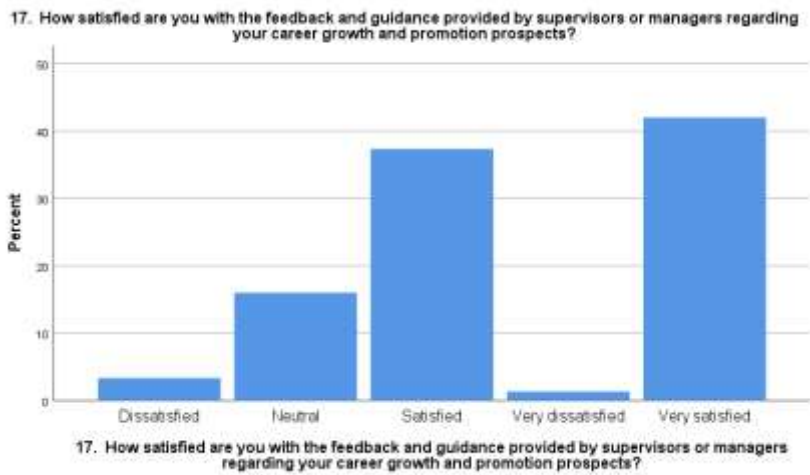
This breakdown suggests that a significant portion of employees are either satisfied or very satisfied with the size or percentage of the increments provided by the bank, while a smaller percentage express dissatisfaction.

17. How satisfied are you with the feedback and guidance provided by supervisors or managers regarding your career growth and promotion prospects?
150 responses



The pie chart shows that the 42% of the employees are highly satisfied with the feedback and guidance provided by their supervisors or managers.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	5	3.3	3.3	3.3
	Neutral	24	16.0	16.0	19.3
	Satisfied	56	37.3	37.3	56.7
	Very dissatisfied	2	1.3	1.3	58.0
	Very satisfied	63	42.0	42.0	100.0
	Total	150	100.0	100.0	

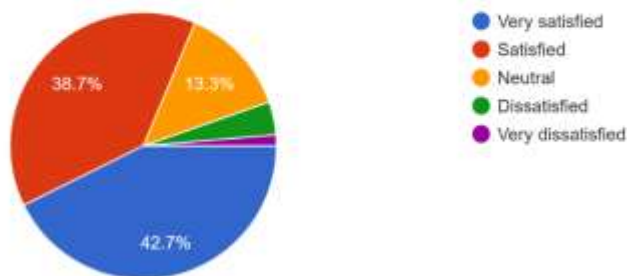


Interpretation –

The majority of respondents (80%) are satisfied or very satisfied with the feedback and guidance provided by their supervisors or managers regarding career growth and promotion prospects. However, a significant minority (21%) feel either neutral or dissatisfied, highlighting areas for improvement in ensuring all employees feel adequately supported in their career development efforts.

18. How satisfied are you with the range of investment options available within the bank's pension plan?

150 responses:



42.7% employees are very satisfied with the range of investment options.

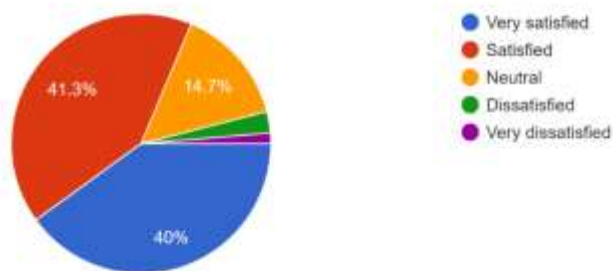
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	6	4.0	4.0	4.0
	Neutral	20	13.3	13.3	17.3
	Satisfied	58	38.7	38.7	56.0
	Very dissatisfied	2	1.3	1.3	57.3
	Very satisfied	64	42.7	42.7	100.0
	Total	150	100.0	100.0	



Interpretation –

The data from the survey reveals a generally positive sentiment towards the range of investment options available within the bank's pension plan. The largest portion of respondents, comprising 42.7% of the total, express “Very satisfied”, with 38.7% indicating they are “Satisfied”. This suggests that a substantial majority find the investment options to be adequate or better. Meanwhile, only 14% of respondents report feeling either neutral, with 2% expressing much dissatisfaction and 4% indicating dissatisfaction. These figures suggest a relatively small portion of respondents are ambivalent or discontented with the available options. Overall, the data suggests that the majority of participants are content with the investment choices offered within the pension plan, with only a minority expressing reservations or dissatisfaction.

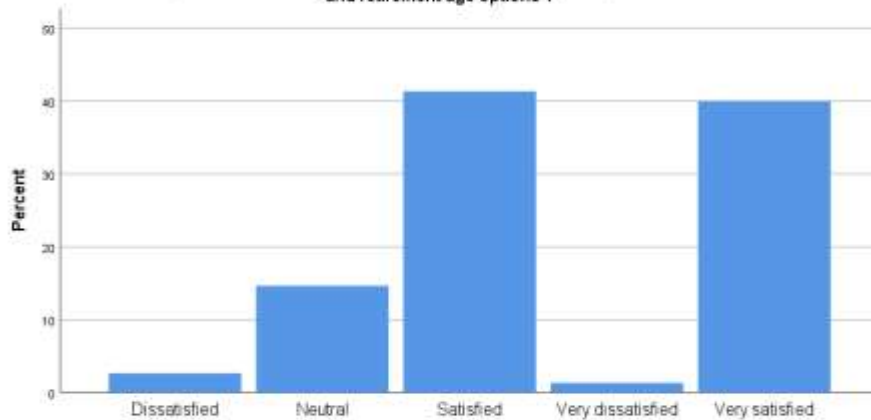
19. How satisfied are you with the flexibility provided by the bank's pension plan in terms of contribution levels and retirement age options ?
150 responses



41.3% employees are satisfied with the flexibility provided by the bank's pension plan.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	4	2.7	2.7	2.7
	Neutral	22	14.7	14.7	17.3
	Satisfied	62	41.3	41.3	58.7
	Very dissatisfied	2	1.3	1.3	60.0
	Very satisfied	60	40.0	40.0	100.0
	Total	150	100.0	100.0	

19. How satisfied are you with the flexibility provided by the bank's pension plan in terms of contribution levels and retirement age options ?



19. How satisfied are you with the flexibility provided by the bank's pension plan in terms of contribution levels and retirement age options ?

Interpretation –

The bar graph represents employee satisfaction with the flexibility provided by the bank's pension plan in terms of contribution levels and retirement age options.

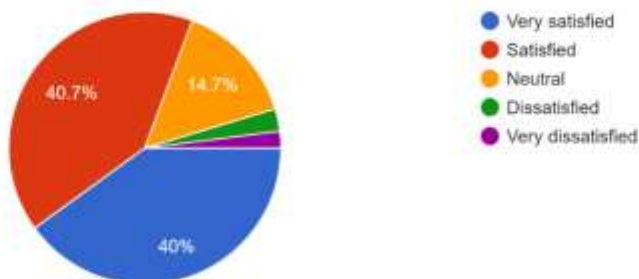
- **Very Satisfied (40%):**
 - Indicates a strong appreciation for the flexibility provided by the pension plan.
 - Reflects respondents who find the range of options comprehensive and accommodating.
- **Satisfied (41.3%):**
 - Shows a significant portion of respondents are content with the flexibility.
 - While not as enthusiastic as the "very satisfied" group, they still find the options satisfactory for their needs.
- **Neutral (15%):**
 - Represents a significant minority who neither feel positively nor negatively about the plan's flexibility.
 - This group may need more information or customization options to form a definitive opinion.
- **Dissatisfied (2.7%):**
 - Indicates a smaller portion of respondents are not entirely happy with the flexibility.
 - They may feel the options available are limited or not suitable for their financial situation or retirement goals.

- **Very Dissatisfied (1.3%):**
- Represents a small but vocal minority who are profoundly discontented with the plan's flexibility.
- They likely find the options available severely lacking or restrictive, impacting their retirement planning and financial security.

Overall, while the majority of respondents express satisfaction with the flexibility provided by the pension plan, there are notable opportunities to address concerns and improve customization options for those who feel less satisfied.

20. How satisfied are you with the eligibility criteria and accessibility of employee stock options (ESOs) within the bank ?

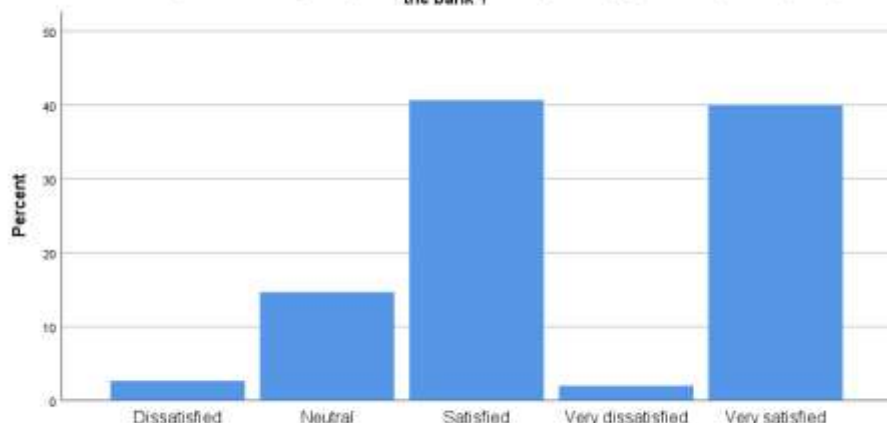
150 responses



40.7% employees are satisfied with the eligibility criteria and accessibility of ESOs within the bank.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	4	2.7	2.7	2.7
	Neutral	22	14.7	14.7	17.3
	Satisfied	61	40.7	40.7	58.0
	Very dissatisfied	3	2.0	2.0	60.0
	Very satisfied	60	40.0	40.0	100.0
	Total	150	100.0	100.0	

20. How satisfied are you with the eligibility criteria and accessibility of employee stock options (ESOs) within the bank ?



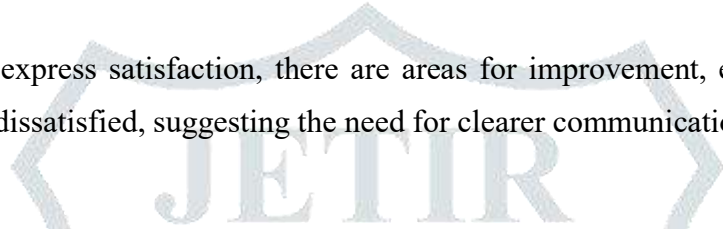
20. How satisfied are you with the eligibility criteria and accessibility of employee stock options (ESOs) within the bank ?

Interpretation –

The bar graph represents employee satisfaction with the eligibility criteria and accessibility of employee stock options within the bank.

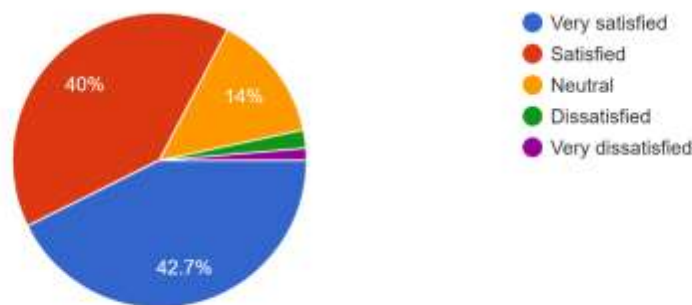
- Very Satisfied (40%): Significant portion extremely pleased with ESO eligibility and accessibility.
- Satisfied (40.7%): Majority content with criteria and accessibility, as enthusiastic as "very satisfied" group.
- Neutral (14.7%): Neither positive nor negative, indicating a need for more information or experience.
- Dissatisfied (2.7%): A notable portion unhappy with criteria or accessibility, finding them too restrictive or challenging.
- Very Dissatisfied (2%): Smallest segment expresses profound discontent, highlighting significant flaws or barriers.

Overall, while the majority express satisfaction, there are areas for improvement, especially for those who are neutral, dissatisfied, or very dissatisfied, suggesting the need for clearer communication or adjustments to the ESO program.



21. How satisfied are you with the flexibility provided by the bank's Employee Stock Options (ESOs) program in terms of exercising options and managing investments?

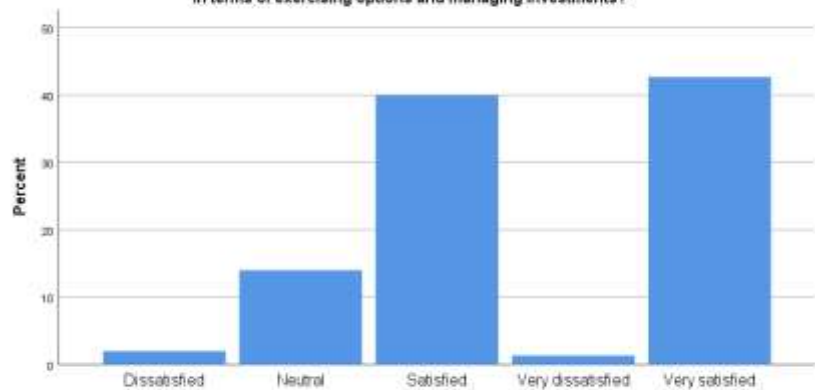
150 responses



42.7% employees are satisfied with the flexibility provided by the bank's ESOs program in terms of exercising options and managing investments.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	3	2.0	2.0	2.0
	Neutral	21	14.0	14.0	16.0
	Satisfied	60	40.0	40.0	56.0
	Very dissatisfied	2	1.3	1.3	57.3
	Very satisfied	64	42.7	42.7	100.0
Total		150	100.0	100.0	

21. How satisfied are you with the flexibility provided by the bank's Employee Stock Options (ESOs) program in terms of exercising options and managing investments?



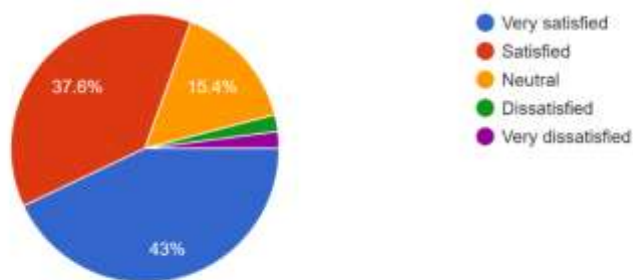
21. How satisfied are you with the flexibility provided by the bank's Employee Stock Options (ESOs) program in terms of exercising options and managing investments?

Interpretation –

The survey results reveal that the majority of respondents are satisfied with the flexibility offered by the bank's Employee Stock Options (ESOs) program in terms of exercising options and managing investments. A significant portion, comprising 83% of respondents (42.7% very satisfied and 40% satisfied), express contentment with the program's flexibility, indicating that they find the options accommodating to their financial goals. However, there's a notable 14% who remain neutral, suggesting a need for further information or experience to form a definitive opinion. Additionally, 2% express dissatisfaction or very dissatisfaction (1.3%) with the program's flexibility, indicating areas for potential improvement to address concerns and enhance the overall satisfaction of participants.

22. How satisfied are you with the level of autonomy and decision-making authority you have in your role?

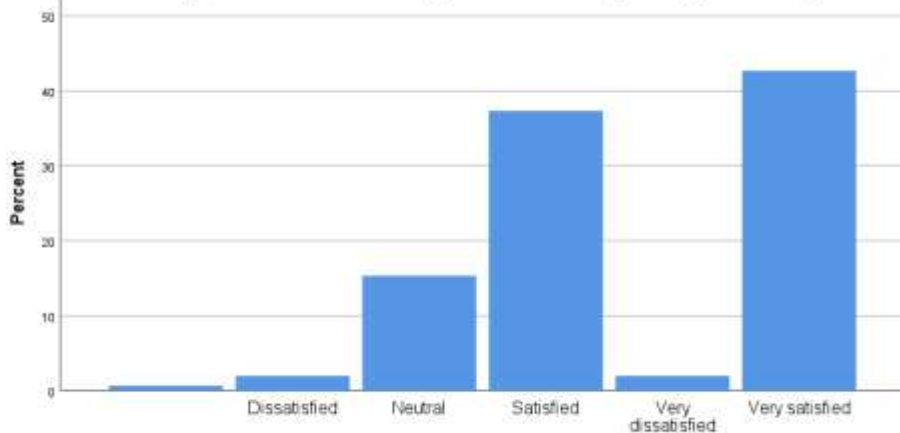
149 responses



43% employees are satisfied with the level of autonomy and decision-making.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	.7	.7	.7
Dissatisfied	3	2.0	2.0	2.7
Neutral	23	15.3	15.3	18.0
Satisfied	56	37.3	37.3	55.3
Very dissatisfied	3	2.0	2.0	57.3
Very satisfied	64	42.7	42.7	100.0
Total	150	100.0	100.0	

22. How satisfied are you with the level of autonomy and decision-making authority you have in your role?



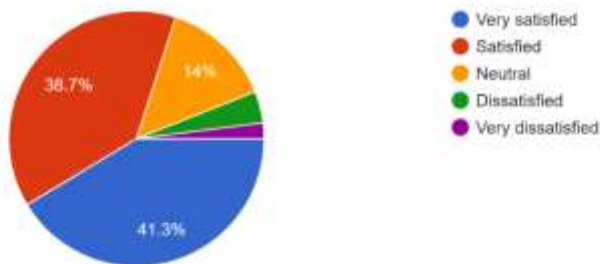
22. How satisfied are you with the level of autonomy and decision-making authority you have in your role?

Interpretation –

The survey findings reveal that a majority of respondents are satisfied with the level of autonomy and decision-making authority in their roles, with 42.7% expressing extreme satisfaction and 37.3% indicating general satisfaction. However, 15.3% remain neutral, suggesting a need for clearer communication or empowerment initiatives. Meanwhile, 2% express dissatisfaction, feeling micromanaged or restricted, and 2% are profoundly discontented. These results emphasize the significance of fostering a culture of empowerment and trust within the organization to enhance employee satisfaction and productivity.

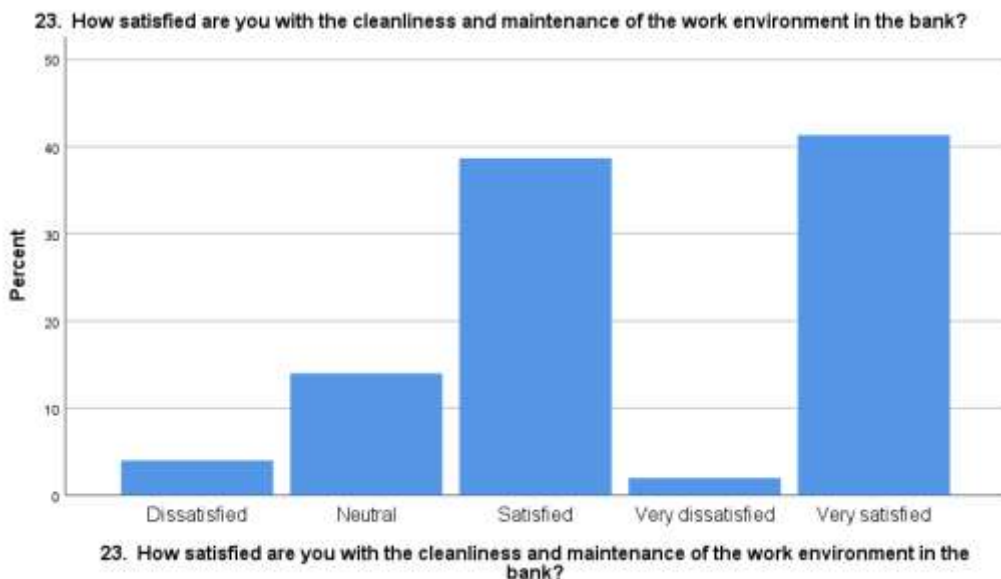
23. How satisfied are you with the cleanliness and maintenance of the work environment in the bank?

150 responses



41.3% of respondents are highly satisfied with the cleanliness and maintenance of the work environment in the bank.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	6	4.0	4.0	4.0
	Neutral	21	14.0	14.0	18.0
	Satisfied	58	38.7	38.7	56.7
	Very dissatisfied	3	2.0	2.0	58.7
	Very satisfied	62	41.3	41.3	100.0
	Total		150	100.0	100.0



Interpretation –

The bar graph represents employee satisfaction with the cleanliness and maintenance of the work environment in the bank.

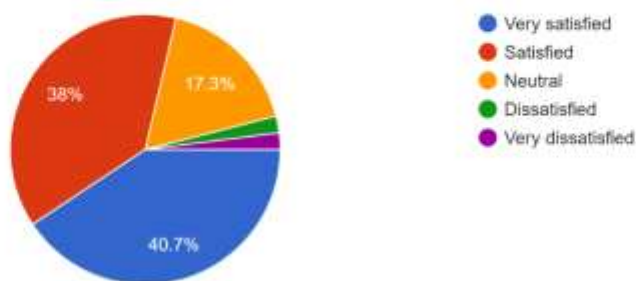
- Very Satisfied (41.3%): A significant portion is extremely pleased with the cleanliness and maintenance.
- Satisfied (38.7%): The majority express satisfaction, albeit not as enthusiastically as the "very satisfied" group.

- Neutral (14%): A notable portion neither leans positively nor negatively, suggesting a need for further evaluation.
- Dissatisfied (4%): A significant minority expresses dissatisfaction, indicating areas for improvement.
- Very Dissatisfied (2%): Though small, a minority is profoundly discontented, signaling urgent attention may be needed.

Overall, while the majority are satisfied, there are areas for improvement highlighted by those expressing neutrality, dissatisfaction, or very dissatisfaction.

24. How satisfied are you with the overall level of job security provided by the bank compared to other employers in the industry?

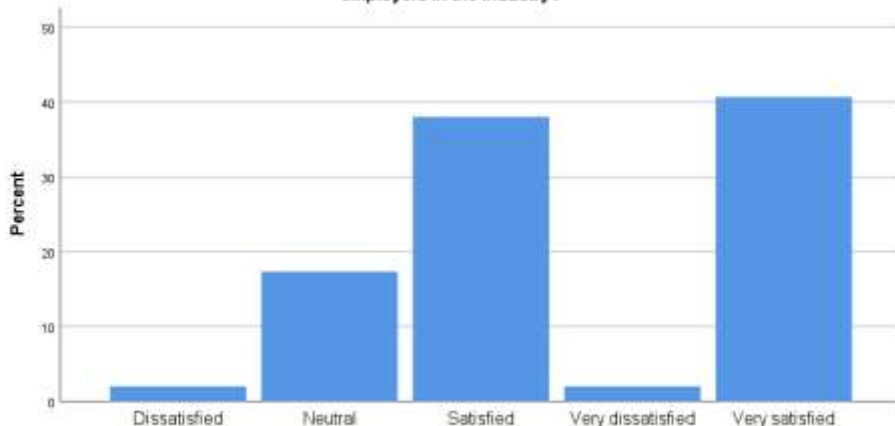
150 responses



40.7% employees are satisfied with the overall level of job security provided by the bank .

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	3	2.0	2.0	2.0
	Neutral	26	17.3	17.3	19.3
	Satisfied	57	38.0	38.0	57.3
	Very dissatisfied	3	2.0	2.0	59.3
	Very satisfied	61	40.7	40.7	100.0
	Total	150	100.0	100.0	

24. How satisfied are you with the overall level of job security provided by the bank compared to other employers in the industry?



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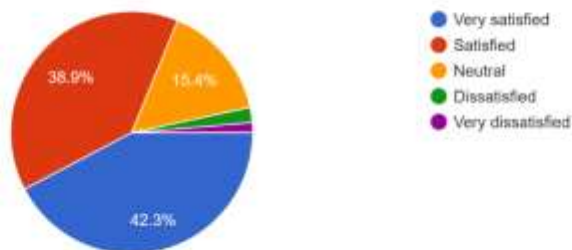
Interpretation –

The bar graph represents employee satisfaction with the overall level of job security provided by the bank compared to the other employers in the industry.

- **Very Satisfied (40.7%):** This category suggests that a significant portion of respondents are extremely pleased with the overall level of job security provided by the bank compared to other employers in the industry. They likely feel confident in their position and perceive the bank as a stable and secure employer.
- **Satisfied (38%):** With a higher proportion, this indicates that a majority of respondents express satisfaction with the overall level of job security. While not as enthusiastic as those who are "very satisfied," they still feel adequately secure in their roles compared to other employers in the industry.
- **Neutral (18%):** This group neither leans positively nor negatively about the overall level of job security provided by the bank. They may require more information or comparison with other employers to form a definitive opinion, suggesting a need for further evaluation or communication about job security measures.
- **Dissatisfied (2%):** This category represents the smallest portion of respondents who express dissatisfaction with the overall level of job security. They may feel uncertain or insecure about their future with the bank compared to other employers in the industry, indicating areas where the bank may need to enhance job security measures or communication.
- **Very Dissatisfied (2%):** Though the smallest segment, this group represents a minority of respondents who are profoundly discontented with the overall level of job security provided by the bank. They likely perceive significant shortcomings or instability in their roles, requiring urgent attention and potential reassurance efforts from the bank.

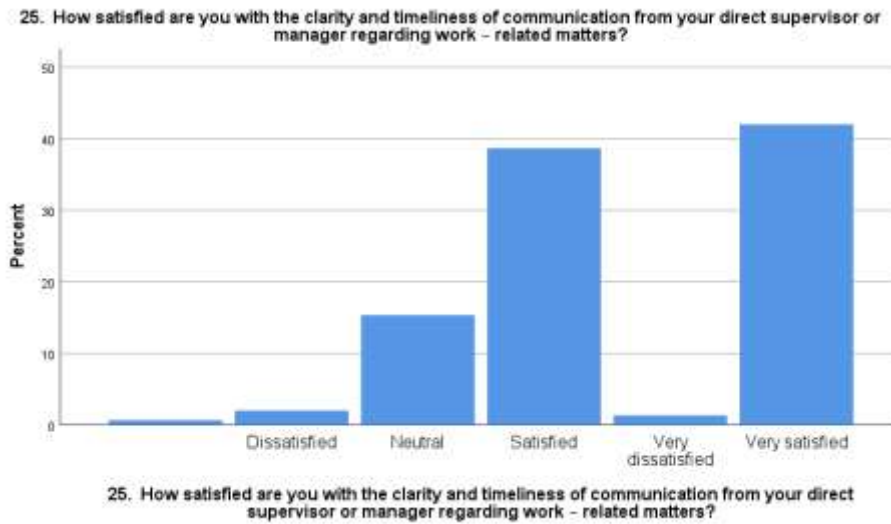
25. How satisfied are you with the clarity and timeliness of communication from your direct supervisor or manager regarding work – related matters?

149 responses



42.3% of respondents are highly satisfied with the clarity and timeliness of communication.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	.7	.7	.7
Dissatisfied	3	2.0	2.0	2.7
Neutral	23	15.3	15.3	18.0
Satisfied	58	38.7	38.7	56.7
Very dissatisfied	2	1.3	1.3	58.0
Very satisfied	63	42.0	42.0	100.0
Total	150	100.0	100.0	



Interpretation –

The bar graph represents employee satisfaction with the clarity and timeliness of communication from direct supervisor or manager regarding work – related matters.

- Very Satisfied (42%): A significant portion is extremely pleased with the clarity and timeliness of communication from their supervisors or managers regarding work-related matters.
- Satisfied (38%): The majority express satisfaction, though not as enthusiastically as the "very satisfied" group.
- Neutral (16%): A notable portion neither leans positively nor negatively, suggesting a need for more consistent or transparent communication.
- Dissatisfied (2%): A significant minority expresses dissatisfaction, indicating areas where communication processes may need refinement.
- Very Dissatisfied (1.3%): Though small, a minority is profoundly discontented, requiring urgent attention and potential improvement efforts in communication strategies.

Overall, while the majority are satisfied, there are areas for improvement highlighted by those expressing neutrality, dissatisfaction, or very dissatisfaction.

Conclusion

In conclusion, the satisfaction level of bank employees regarding both monetary and non-monetary benefits is not just a matter of employee comfort but directly impacts the bank's bottom line. A well-designed benefits package, encompassing competitive salaries, attractive bonuses, and a range of non-monetary perks like recognition programs and career advancement opportunities, serves as a powerful tool for talent acquisition, retention, and performance enhancement.

Monetary benefits provide the foundation for financial security, stability, and a sense of value, while non-monetary benefits contribute to a fulfilling work experience, promoting employee morale, and fostering a positive organizational culture. The synergy between these two aspects is indispensable in creating an environment where employees feel appreciated, motivated, and aligned with the bank's goals.

Moreover, recognizing that employee needs and preferences evolve over time, it's imperative for banks to continuously assess and refine their benefits offerings. Regular feedback mechanisms, coupled with a proactive approach to staying abreast of industry trends and best practices, enable banks to remain competitive in attracting top talent and sustaining employee satisfaction over the long term.

Ultimately, by prioritizing the satisfaction and well-being of their workforce through a balanced and adaptive benefits strategy, banks can position themselves as employers of choice, driving performance excellence and ensuring sustainable growth in today's dynamic banking landscape.

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