

Job Satisfaction of Employees in Banking Sector of Afghanistan

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Abstract:

Employee attitudes are important to management because they determine the behaviour of workers in the organization. The commonly held opinion is that “A satisfied worker is a productive worker”. A satisfied work force will create a pleasant atmosphere within the organization to perform well. Hence job satisfaction has become a major topic for research studies.

This study is conducted to determine the level of internal, external and overall job satisfaction of private as well as public banks employees in Afghanistan. Internal satisfaction is measured based on various factors such as feeling proud about job, sense of achievements, self-opportunities, seeing growth opportunities, etc. on the other hand, external satisfaction is measured based on few factors such as working environment, salary, existing rules, co-workers and supervision. Similarly overall job satisfaction is measured based on the combination of both internal and external factors. All 3 parameters i.e. internal, external and overall job satisfaction are studied with respect to type of bank, gender, age, work experience and educational qualification. Data was collected through online structured questionnaire from 111 employee of 2 largest private and 2 public banks of Afghanistan. The analysed data revealed that generally there is no significant difference between employees with respect to internal, external and overall job satisfaction.

Key words: **internal satisfaction, external satisfaction, overall job satisfaction**

I. Introduction

Human resource is an important asset of any organization. In this era of competitive world, success of any organization depends on its human resource. Banks are no exception to this. The employees of the Bank are valuable assets to the organization. If they are highly satisfied with the job they produce more which is profitable for the organization. So in this competitive environment, the essential thing is to know the views of employees toward their job and to measure the level

of satisfaction with various aspects of job satisfaction. Efficient human resource management and maintaining higher job satisfaction level in Banks determine not only the performance of the Bank but affect the growth and performance of the entire economy. So, for the success of banking, to manage human resource effectively and to find whether its employees are satisfied or not is very important, only if they are satisfied, they will work with commitment and project a positive image of the organization. Job satisfaction is an integral component for the environment of organization and

an important element for the relationship between management and employees. The term 'job satisfaction' means individuals emotional reaction to job. It is a positive emotional state that occurs when a person's job seem to fulfill important job values provided (Karim, Islam, & Mahmud, 2014).

The study of job satisfaction among Bank employees is important because there are various aspects of the job that are highly attractive and lead to satisfaction and aspects of the job that lead to dissatisfaction. Positive aspects include the opportunity to work in Bank and employees to accomplish common goals, developing banking background and the ability to work with co-workers. It is important to identify which factors contribute to job satisfaction as well as those that may lead to job dissatisfaction to assure that the manager ship is attractive to potent. There are many variables that have been hypothesized to be a result of job satisfaction or dissatisfaction. It is an established fact that the success of any organization depends on the satisfaction of its work force (Sumitha & Padmaja, 2017).

It is always of greater interest to know why an individual works and at which level he/she is satisfied with the job as an individual spend major part of his life in work. Job satisfaction refers to an individual's positive emotional reactions to a particular job. It is an affective reaction to a job which results from the person's comparison of actual outcomes with those that are desired (Mehta & Juneja, 2017).

Employees are the biggest asset and the biggest liabilities for every organization in the world. How to keep your employee, if they decide to leave you. Why they want to leave you, what factor contributing in this scenario, these are the growing area of interest for many organization and researchers throughout the world. A lot of studies on job satisfaction and employee's turnover intentions have been carried throughout the world but too less has been done in Afghanistan. Many studies claimed job satisfaction as an antecedent of turnover intention (Rafiq et al, 2018)

The aim of the study is to determine the satisfaction level of employees and various factors that leads to satisfaction or dissatisfaction of employees in the banking sector of Afghanistan.

II. REVIEW OF LITERATURE

Abdolshah et al (2016) Studied the effect of five variables i.e. working conditions, salary, promotion, training and co-worker relation on job satisfaction of the employees of Asgariyeh and MehrIran Banks in Qazvin and Alborz, Iran and came to a conclusion that promotion and compensation has a significant impact on employees satisfaction as compare to other variables such as working environment, co-worker relations etc.

Karim et al (2014) suggested that, Job preference, Cooperation among Co-workers, Working Environment, Working Facilities, Salary Satisfaction, Increment Satisfaction, Welfare Facilities, other facilities, Performance Appraisal System, Behavior of boss, Career Development organism, and Promotion system significantly influence job satisfaction of employees. They also emphasized that job satisfaction of bank officers becomes an important issue that has to be taken care of in order to achieve ultimate goals of the banking sector.

Sumitha et al (2017) conducted a study in various banks of Vellore city by considering two factors i.e. working condition and promotion and found that, high level employees are more satisfied with working conditions as compare to low level employees. They also found that employees with highest level of education are more satisfied with respect to promotion and working conditions.

Mehta et al (2017) studied the satisfaction level of employees in public sector banks in sutra city of India. The studied concluded that employees of public sector y are moderately satisfied at their job with respect to promotion, working environment, supervision, fringe benefits, coworkers and communication. They found that, majority of the satisfied and highly satisfied employees are

enjoying in their current jobs and do not want to leave their jobs and join any other identical entity.

(Dalkrani & Dimitriadis, 2018) Conducted a study on 439 private Greek enterprises including very small, small, medium and large enterprises during the period of January to march 2018 to analyse the Effect of Job Satisfaction on Employee Commitment and concluded that social factors such as job characteristics and work environment are highly impacting organizational commitment while promotion and compensation are not important.

(Eragula, 2017) Considered the effect of 3 factors i.e. leadership behavior, participation level of employees and team work on job satisfaction and summarized that, the mentioned factors directly affect job satisfaction. He recommended that the management should reward good performance consistently to motivate the employees. He also suggested that, employees should be given a chance to participate in decision making. He added that the employees should work in group to increase efficiency and productivity. He concluded that highly satisfied employees lead to high productivity.

(KUMARI, 2008) Selected 237 employees from 20 organizations belonging to 5 different industries of private sector in Srilanka, to analyze the relationship between job satisfaction and performance level of employees. He found a significant relationship between job satisfaction and performance level of employees in private organization and satisfaction level is higher in high level employees as compare to low level employees. He also found that older employees are more satisfied than younger employees and gender has no impact on job satisfaction. He concluded that monetary rewards lead to employee satisfaction and retention.

(Njuguna & Owuor, 2016) Carried out a study to identify factors that have impact on employee satisfaction in banking industry by considering the case of Consolidated Bank of Kenya Limited, Kenya. The data was collected from 138 employees of different levels. They considered four variables in to consideration i.e. recruitment, job stress,

organizational policy and nature of job to find out the effect of the mentioned factors on job satisfaction. The came up with a conclusion that recruitment has an impact on job satisfaction and most of the employees were of the opinion that entities do not recruit employees based on their knowledge. It was also revealed that job stress, organizational policy and nature of job has impact on job satisfaction.

(Islam & Islam, 2014) Taken 400 employees randomly from 10 public as well as private banks of Bangladesh on equal basis. They tried to find out the contribution of various factors i.e. Job involvement, Organizational commitment, organizational climate and Job content to job satisfaction. They found out that, employees of private bank are more satisfied as compare to low level employees. At the same manner, women employees are more satisfied than men. The study concluded that quality of work life and organizational climate has a significant impact on job satisfaction in private banks while it has no significant impact on public sector banks. They suggested that employee satisfaction can be achieved by increasing pay, promotion, rewards, job security, and decreasing work burden etc.

Monga et al (2015) conducted a study on six branches of ICICI bank in Himachal Pradesh. The sample size selected for the study was 80 employees of various levels i.e. management executives, clerks and supportive staff of all six branches. Selected sample included only those employees who were permanent and had a minimum experience of two years. The study revealed that salary, co worker relationships, communication, attitude of superiors, working environment and team work have more effect than the factors of training and development, rewards and compensation, nature of job, job security, morale and role clarity in determining job satisfaction of employees of the ICICI bank in Himachal Pradesh.

(SEHGAL, 2012) Analysed the satisfaction level of employees of two banks i.e. Axis banks and UCO bank in Shimla. 30 employees were selected from

each bank. They found that employees of old age are more satisfied as compare to younger employees. The main difference in both public and private sector banks i.e. employees in UCO bank are more satisfied with job security as compare to Axis Bank because UCO bank is a public sector bank. The study also revealed that employees with high level of education are highly satisfied. When it comes gender, they pointed out that male employees are more satisfied with their jobs as compare to female employees in both banks.

(Tlaiss, 2011) Considered various subjective and objective variables related to job satisfaction of one hundred and thirteen female managers of various banks in Lebanon. The study pointed out female managers was more satisfied with subjective aspects as compare to objective aspects. It revealed that female managers are more satisfied with salary, promotion and fringe benefits.

(Sinha & Shukla, 2013) Selected 45 managerial and non-managerial staff of private banks i.e. HDFC bank, ICICI bank and Axis banks in Greater Noida. They analysed the effect of various variables i.e. communication and information flow, inter personal relation, degree of motivation, promotion, salary etc. they revealed that employees are highly dissatisfied with job security. The study suggests that management should provide job security to employees to enhance the level of satisfaction of employees.

(Yazdanifard & Jo Ey1, 2014) Analyzed the impact of employee's satisfaction on company's performance and sustainability in long run in Malaysia. The study revealed that employees' satisfaction leads to motivation, engagement in work, satisfied customers and ultimately sustainability of business and profit in long period.

(KODIKAL & P, 2012) A comparative study of job satisfaction of women employees working in the banking sector investigated 269 women employees of three different private and public sector banks in Dakshina Kannada district of Karnataka. The investigation revealed that the overall satisfaction is similar in both sectors. They summarized that the highest level of job security leads to employees' job

satisfaction in public sector banks while employees of private sector banks are more satisfied with autonomy and compensation.

Hasan et al (2017) investigated the job satisfaction among employees of public banking institutions in Malaysia. Data was collected from 174 employees of different levels. The investigation revealed that the employees of public banking institutions are satisfied with their jobs on overall basis. The suggestion for the organization was to integrate intrinsic (motivational) as well as extrinsic or hygiene factors to increase the satisfaction level of employees.

Rahman et al (2012) An investigation of job satisfaction of female employees in financial institutions of Bangladesh in which data was collected from 120 employees of 10 private banks in Chittagong. The study revealed that job satisfaction is correlated with 12 important variables among 33 variables that were taken into consideration during the study. These variables includes Adequate remuneration for work, rewards, Recognition, provision salary increment, incentives & benefits, Salary increases on performance , motivation, available opportunity, Training program regularly, space available lunch, breaks & prayer and Satisfied environment.

Ch et al (2018) A study on Level of Job Satisfaction among Employees of Banking Industries at Lahore. the data was collected from 307 employees of banking sector. The study analyzed the effect of demographic (age, gender, qualification, marital status and personality) and organizational factors (salary, promotion opportunities, recognition & rewards, relationship with supervisor & co-workers, fringe benefits, working conditions, work itself and tenure) it concluded that all of the mentioned factors have positive relationship with job satisfaction except qualification of employees that is insignificant relationship with satisfaction level. It was found that salary has great impact on job satisfaction while relationship with co workers have lowest impact on employees' satisfaction among the above mentioned variables.

Awan et al (2014) Analyzed the data collected from 151 employees of various private organizations in Bahawalpur City of Pakistan. Study aimed at determining the effect of empowerment, rewards, training & development and working conditions on job satisfaction of employees. The result has shown that only rewards have significant impact on employee satisfaction and the rest of the factors are insignificant in this case.

Javed et al (2014) a study on Determinants of Job Satisfaction and its Impact on Employee Performance and Turnover Intentions conducted in Bahawalpur city of Pakistan including public as well as private sectors. The investigation considered demographic variables, empowerment and work environment and their effect on job satisfaction, turnover intention, job loyalty and performance. The result has shown that employee empowerment and work environment has positive relation with job satisfaction. It suggests that the employees should be given autonomy to increase their satisfaction level.

(Hossain, 2014) A study on Job Satisfaction of Bank Employees in Bangladesh. 50 employees were selected from different private and public banks and attempt was made to find out the effect of demographic factors and organizational factors. It has concluded that organizational factors i.e. , work conditions, pay, fairness, and promotion has significant impact on job satisfaction while individual factors such as age, education level and gender has insignificant impact on employees satisfaction.

(Neupane, 2019) Investigated the effect of various variables i.e. working environment, cooperation among employees, training, promotion and salaries on employees' satisfaction of Nepalese commercial banks in Kathmandu, Lalitpur, and Bhaktapur District. The data was collected from 112 employees. The investigation revealed that Salary has major impact on employees' satisfaction, followed by training, promotion, working Environment.

Abuhashesh et al (2019) A Study on factors that affect Employees Job Satisfaction and Performance to Increase Customers' Satisfaction was conducted in Jordan ' s industrial sector. The data was collected from 147 employees of the industrial sector on random basis. The study focused on different variables that leads to job satisfaction i.e. wages, organizational culture, benefits, job satisfaction, stress, training and development, promotion prospects, and job security. The study revealed that wages and salaries and job security has major impact on employees' satisfaction as compare to rest of the factors taken under study.

Rahman et al (2017) Investigated the employees' satisfaction level of sales agents from Islamic (Takāful) and conventional insurance of Pakistan using Herzberg two-factor motivation theory. Data was collected from 318 direct sales agents from the companies offering family Takāful and life insurance. The overall result of the investigation revealed that employees of both kinds of companies are satisfied with both motivational as well as hygiene factors.

(Hossain M. M., 2000) Collected the data from 440 employees of 2 public and private banks each in and Khulna Divisions of Bangladesh. The result has shown that public sector employees were more satisfied as compare to private sector. It also explained that executives were more satisfied than non executives in both sectors. It summarized that Job satisfaction had significant positive correlation with performance but significant negative correlation with job stress and propensity to quit the job. Job satisfaction had the highest positive contribution to performance.

(Taneja & Duggal, 2008) Focused on three variables i.e. HR policies and procedure, culture and climate of the organization to find out the impact of mentioned factors on employees' satisfaction. The selected 55 employees from public banks and 51 from private banks in Delhi and NCR. Private banks include ICICI bank, Axis bank, Yes bank and HDFC Bank whereas in public banks Syndicate Bank, Oriental Bank of Commerce, Bank of Baroda and Punjab National bank. The investigation revealed that both factors have impact

on job satisfaction however organizational culture and climate play a major role as compare to HR procedures and policies.

(Parvin & Kabir, 2011). The study considered demographic i.e. Work experience, age, and sex and organizational factors i.e. working conditions, pay and promotion, job security, fairness, relationship with co-workers and supervisors and tried to determine their effect on job satisfaction in pharmaceutical sector of Bangladesh. The result of the study has shown that work conditions, fairness, promotion, and pay has a significant impact on job satisfaction in pharmaceutical sector. It also concluded that job security in pharmaceutical companies is more important for men as compare to women employees.

Rizwan et al (2012) Empirical study of Employee job Satisfaction. The study was conducted in within the territory of Punjab in Pakistan. 200 employees were selected from the service sector within the territory. Investigation mainly focused on working environment, team work, reward and recognition and training and development. The investigation revealed that team work play major role in job satisfaction followed by working environment, reward and recognition and training and development.

Rafiq et al (2018) conducted a study on the relationship of job satisfaction and employees' turnover intention in private universities in Jalabad Afghanistan. They collected data from 47 lecturers of the private universities. They focused on various variables i.e. overall job satisfaction, intrinsic job satisfaction and extrinsic job satisfaction to find out its impact on turnover intention. The investigation revealed extrinsic satisfaction, however, had a stronger influence on turn over intentions of lecturers of private universities while intrinsic turnover has less impact on turnover intentions.

(Parveen & Khan, 2012) Attempted to investigate the satisfaction level of bank employees in western UP. The study was conducted during the period of September 2012-November 2012 based in the data collected from 425 employees of different levels of banking sector. Researcher mainly focused on

variables i.e. working conditions, salary, co-worker relations, training and promotions ant attempted to find out the impact of these variables on job satisfaction. The investigation has revealed that all the above mentioned factors have significant impact on employees' satisfaction in banking sector.

(Ali y. S., 2019)The study was conducted in Jamalpur District, Bangladesh. Data was collected from 360 employees of two private and state owned banks each. The study focused on various variables i.e. Salary, other financial benefits, job security, retirement, working condition, social status, fair promotion to find out its impact on job satisfaction. It concluded that salary, job security and fair promotion has significant impact on job satisfaction. It also stated that private banks' employees are more satisfied with their salaries as compare to state owned banks' employees while state owned bank employees are more satisfied in terms of job security.

(Lavanya, 2017) A Study on Employee Job Satisfaction in Manufacturing Sector. The study aimed to analyze the data collected from 180 employees of manufacturing sector. The investigation attempted to analyze the impact of working condition, autonomy, and job security, relationship with co-workers, salary, career advancement and growth on job satisfaction in manufacturing sector. It concluded that employees are dissatisfied with reward and recognition, lack of parking facility, training and transportation for night shifts.

Humayun et al (2014) Researched the job satisfaction of 100 bank employees. They focused on three independent variables i.e. reward and recognition, satisfaction with supervision and compensation and found out the impact of these variables on job satisfaction. The results highlighted similar factors associated with job satisfaction as in other related studies. The study highlighted that employees are not much satisfied with compensation as compare to supervision and reward and recognition. The study suggested that management should develop a transparent, equitable and competitive system of compensation

and other allowances that may result in satisfied employees.

(Sowmya & Panchanatham, 2011) Analyzed the level of employees' satisfaction of bank employees. They selected 100 employees from 8 public and 5 private sector banks in Chennai. The study focused on 5 independent variables i.e. supervisor behavior, coworker behaviour, pay and promotion, job and working condition and organizational aspects and attempted to find their impact on job satisfaction. The result of the study highlighted that pay and promotion plays a major role in employee's satisfaction, than comes supervision behavior and working conditions. This study suggested that employees should be taken care of, based on the above mentioned factors to increase their satisfaction level.

(Malpani, 2014) Attempted to analyze the satisfaction level of employees in public banks situated in districts of Udaipur and Rajsamand. He collected the data for the study from 100 employees of public banks. The study considered educational qualifications, nature of work, pay, job security, promotional opportunities and no. of depended persons & work life balance as independent variables and job satisfaction as dependent variable. The dimensions and degree of job satisfaction of bank employees of Udaipur and Rajsamand are not uniform. The study also indicated that no single dimension or factor can please human being totally. More over satisfaction is a state of mind.

(Majumder, 2012) This study considered some additional factors i.e. recruitment and selection systems, compensation package, job security, career growth, training and development, management style, job design and responsibilities, reward and motivation and working environment. The sample for the study was hundred employees of 20 private banks in Dhaka city of Bangladesh, out of which only 88 employees responded. The study reveals that all HRM dimensions exercised in the private banking sector of Bangladesh does not satisfied to the employees equally. Most of the employees are dissatisfied with compensation package followed by reward and motivation, career growth, training and

development, management style, and job design and responsibilities.

(Sait, 2018) Highlighted the result of the study that determines the satisfaction level of employee of B.H.E.L. In Trichirappalli District based on certain factors i.e. pay, working conditions, allowances, satisfaction with top management, and safety appliances being provided. The study was conducted based on the data collected from 150 employees of the organization. The study pointed out that most of the employees are not satisfied with working environment followed by supervision. Finally it suggest for the management to provide proper transportation facilities, health care, improved relationships with superiors and improvement in allowances.

(Miah, 2018) Found a strong positive relationship between job satisfaction and organizational performance. He conducted a study in Kuching, East Malaysia and collected the data from 155 employees who was working in private companies in the mentioned region. The study considered both individual as well as organizational factors of job satisfaction. The result of the study highlighted that top level employees are more satisfied than low level employees. It also indicated more working experience leads to more satisfaction. In addition to that, sex has no significant impact on job satisfaction. As overall, promotion and remuneration are the most important factors that play a major role in job satisfaction. At the end, he added that satisfied employees are more committed to the organization than dissatisfied employees.

Jain et al (2012) Evaluated the satisfaction level of employees in private and public banks. The selected 60 employees from 2 public and private banks each. 15 employees were selected from each bank. They focused on variables such as pay, work condition, service conditions, relation with superiors, peers, and workers, and company as a whole. Employees of public sector are more satisfied with job security as compare to private sector. The study concludes that secure job environment, welfare policies, and job stability increase the degree of job satisfaction.

(Gazioglu & Tansel, 2006) The study provides an empirical analysis of the determinants of job satisfaction in Britain. The study focused on four major factors of job satisfaction i.e. satisfaction with influence over job; satisfaction with amount of pay; satisfaction with sense of achievement; and satisfaction with respect from supervisors. The data used are from the 28 240 British employees of over 3000 establishment in the Workplace Employee Relations Survey, 1997. The result of the study highlighted few issues i.e. female employees are more satisfied than male employees, healthier employees are more satisfied, long working hours leads to dissatisfaction, employees having more income are more satisfied, job security leads to job satisfaction, married employees are less satisfied than unmarried employees, employees who went under training are more satisfied than those who has not gone for training etc.

Evaluated the level of job satisfaction of total of 18 banks operating on the territory of the Federation of BiH. Majority of the banks were private and only a single public bank. 529 employees were selected as a sample for (KOZAREVIC et al) the study. The result of the study highlighted certain factors that lead to job satisfaction in banking sector i.e. demographic factors, management and supervision, compensation, non-monetary recognition, working environment, demographic characteristics, management and supervision, monetary compensation, job responsibility and type of tasks, social atmosphere at work, and general satisfaction with life. The study specifically suggested that, management should increase the level of involvement in decision making and goal setting.

Chahal et al (2013) Investigated the impact of various factors on employees' satisfaction of Canara bank's employees in Delhi NCR. 120 employees were selected from various branches of Canara bank in the same region. The study considered demographic factors i.e. age of the employees, gender, marital status, educational qualification and designation of the employees. It also studied various organizational factors i.e. salary of employees, performance appraisal system, promotional strategies, employee's relationship

with management and other co- employees, training and development program, work burden and working hours. The result of the study indicated a positive relation among all mentioned organizational factors and job satisfaction. The investigation concluded that, employees are satisfied with working environment of the employees, performance appraisal techniques, relationship with other employees and grievance handling and safety provisions. On the other hand, employees are dissatisfied with working hours, training and development and the frequent transfers.

(Mohiuddin & Iqbal, 2018) The study aimed at identifying relationship between organizational communication, workers' performance and job satisfaction in the banking sector of Pakistan. The investigation indicated that organizational communication, job satisfaction and job performance are interrelated with each other. It revealed that organizational communication has positive impact on job satisfaction and employees' performance. Similarly, job satisfaction has positive relationship with workers performance.

(Sahito & Vaisanen, 2017) The study evaluated the factors impaction job satisfaction of teachers of the universities of Sindh in Pakistan. The data was collected through semi structured interview from 40 teachers of the universities. the duration of each interview was ranging from 30 to 40 minutes. The result of the study indicated few factors responsible for job dissatisfaction i.e. an autocratic and vertical style of management; a poor administration system; mistrust; job insecurity; weak social interaction and lack of appreciation for work done.

(I & M, 2015) The purpose of the investigation was to evaluate the satisfaction level of the academic staff of colleges in Abbottabad. 84 staff members were selected from 4 different colleges in the region as a sample for investigation. The study focused on two types of variables namely demographic factors i.e. (age, education, gender and marital status) and job related factors i.e. (salary, job security, relationship with co workers, promotional opportunities and supervisor relationship). The investigation indicated that women staff is more

satisfied with their salaries as compare to male staff. Similarly employees with high level of education are more satisfied than those of low level of education. It also concluded that women staff is more concerned about their job security as compare to men employees.

Jehanzeb et al (2012) the main aim of the study was to analyze the impact of rewards and motivation on job satisfaction of employees in both private and public banks of Saudi Arabia. Researchers collected the data from 351 employees of private and public banks including male and female employees. They came up with the result that reward is significantly correlated with motivation. Similarly, motivation plays a major role in job satisfaction and finally rewards have significant positive relation with job satisfaction. The result of the investigation showed in order to satisfy employees of the organization, management should take measures to motivate the employees and reward them equally and competitively.

(Kitana, 2017) The result of the study highlighted main three factors that lead to employees' satisfaction in banking sector of United Arab Emirates. The researchers collected the data from 308 employees of 12 local banks of UAE. The investigation revealed that majority of employees was satisfied with supervision, leadership and motivation. Similarly employees were satisfied with communication, working environment and coworkers relations. On the contrary majority of them were dissatisfied with wages and benefits. The investigation concluded that most of the employees are looking for incremental benefits.

(Saner & Eyupoglu, 2014) Investigated the Job Satisfaction of Bank Employees in North Cyprus. The data was collected from 702 employees of various banks of the same region. The research indicated few areas that are responsible for dissatisfaction of employees in banking sector. These factors include responsibility, autonomy, policies and practices, promotion, compensation and variety. The researchers suggested that management should develop superior HR policies and practices and conduct training programs for

employees to improve undesirable situations in the organization. Similarly it suggest that certain measures have to be taken to provide proper system of reward based on skills, knowledge and level of work done.

(Khuong & Tien, 2013) Te research aimed to identify the relationship between job satisfaction and loyalty. Te researches selected 201 employees from 11 banks operating in HCMC (Ho Chi Minh City) of Vietnam. The result of the study highlighted that higher level of satisfaction, support, fringe benefits, teamwork, working environment, and training were positively associated with the higher level of organizational loyalty. The researchers suggested to the management of banks, in order to achieve higher level of loyalty, companies should improve supervision and support, job satisfaction, and teamwork and provide sound working environment.

(Shrivastava & Purang, 2009) Evaluated the satisfaction level of employees in public and private banks situated in India. Data was collected from 340 employees of both sectors containing 230 employees of public sector and 90 employees of private sector. Researchers mainly focused on four variables i.e. compensation, growth opportunities, social environment and job security and attempted to analyze the impact of these factors on job satisfaction. As a result, the study highlighted that employees of private banks are more satisfied in terms of salary, growth opportunities and working environment. On the other hand employees of public sector were more satisfied in terms of job security.

Kaya et al (2010) This study is different from other studies in one or other way. The study evaluates the effect of various factors on job satisfaction in two stages. Firstly it investigate the impact of eight HRM factors i.e. behavior and attitudes (in recruitment and selection); teamwork; extensive training; written policies; training in multiple functions; incentives; performance appraisal; and feedback on performance on job satisfaction on job satisfaction. Secondly it examine the effect of six factors relating to organizational climate again from

the view point of their influence on job satisfaction. These factors include: support for innovation; managerial competence and consistency; workload pressure; cohesion; organizational boundaries; and organizational ethics. The data was collected from 346 employees of 19 banks through interview. The investigation revealed that there is a positive relation between HRM activities and organizational climate. It finally concluded that all the above mentioned factors have positive relation with job satisfaction in banking sector.

III. Research Methodology

Objectives of the study:

1. To signify the difference between the level of internal and external satisfaction of employees in private and public banks.
2. To understand the internal and external satisfaction level of employees in banking sector with respect to age, gender, work experience and educational qualification.
3. To identify the difference between overall job satisfaction of employees in banking sector

Hypotheses of Study:

- H0: There is no significant difference in level of internal and external satisfaction of employees in private and public banks.
4. H0: There is no significant difference in the internal and external satisfaction level of employees with respect to age, gender, work experience and education level.
 5. H0: There is no significant difference in the overall satisfaction level of employees in banking sector.

Variables in study:

Independent variables	Type of bank, Age, Gender, educational qualification and working experience.
Dependent variables	Internal job satisfaction, internal job satisfaction and overall job satisfaction

Note:

- ❖ **Internal satisfaction** includes various factors such as feeling proud about job, opportunities for self, job being meaningful, sense of achievements and growth opportunities.
- ❖ **External satisfaction includes** various factors such as working conditions, salary, co-workers, existing rules and regulations and supervision.

Data Collection and Methodology

The study designed is descriptive in nature and conducted during the month of January to February 2020. It is designed with a view to investigate the internal and external satisfaction level as well as the overall satisfaction level of employees' of two top public and private sector banks each. Convenience sampling is used for collecting the data from employees of various levels including male and female. Primary data is collected from total of 111 respondents, 57 from public banks' and 54 respondents from private banks' employees of various levels at different cities of Afghanistan. A structured questionnaire is prepared and distributed to bank employees in the form of Google form through various means. Questionnaire is designed into two parts. First part covers questions on demographical factors of respondents like age, education, total service experience, designation, etc. The second part of the questionnaire consists of total 11 statements based on internal as well as external satisfaction factors such as promotion, supervision, co-workers, existing rules, work environment etc to know satisfaction of respondents towards their job. Employees are asked to give their responses on five-point Likert Scale (1-Strongly Disagree, 2-Disagree, 3 Neutral 4 Agree 5 Strongly Agree). Target employees for the sample include officers and clerks. The data is analyzed through SPSS v.25. Various statistical tools such mean, standard deviation, ANOVA and T-test is used to analyze the internal and external as well overall job satisfaction among public and private sector banks.

IV. Data analysis and interpretation

Statistical tools such as mean, standard deviation, t-test and ANOVA are used in the analysis to get the exact picture of the level of internal and external job satisfaction of private and public banks.

1. Type of bank:

As far as the employees of private and public banks are concerned, the following result has been obtained.

	Type of bank	N	Mean	Std. Deviation
internal satisfaction	private	54	3.7006	.93240
	Public	57	3.9269	.50691

Table 1.0 shows that the mean values of the employees of both private and public banks are very close to each other. But the mean values of public sector banks' employees seems little higher as compare to private banks' employees.

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	Sig. (2-tailed)
		internal satisfaction	Equal variances assumed	9.283	.003
	Equal variances not assumed			-1.576	.119

Interpretation: Considering table 2.0, the p value for f-test is .003 which is less than 0.05 and so the

variance are not assumed to be equal. More over the t value is -1.576 and p value for t-test is .119 which is more than 0.05 ($p > 0.05$). It is concluded that there is no significant difference between the employees of private and public banks with respect to level of internal satisfaction. The null hypothesis is accepted.

	Type of bank	N	Mean	Std. Deviation
external satisfaction (type of bank)	private	54	3.7222	.67563
	public	57	3.8702	.70558

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	T	Sig. (2-tailed)
		external satisfaction (type of bank)	Equal variances assumed	.421	.518
	Equal variances not assumed			-1.129	.262

Interpretation: table 3.0 indicates that the mean values of the employees of both private and public banks are very similar to each other. **Table 4.0** shows that the p value for f-test is .518 which is greater than 0.05 and so the variance are assumed to be equal. More over the t value is -1.127 and p value for t-test is .262 which is more than 0.05 ($p > 0.05$). It is concluded that there is no significant difference between the employees of private and public banks with respect to level of external satisfaction. So we cannot reject the null hypothesis.

		Levene's Test for Equality of Variances		t-test for Equality of Means	Sig. (2-tailed)
		F	Sig.	t	
overall satisfaction (type of bank)	Equal variances assumed	6.858	.010	-1.593	.114
	Equal variances not assumed			-1.575	.119

Interpretation: If we see table 5.0, p value for f-test is .010 which is less than 0.05. So the variance are not assumed to be equal. P value for t-test is .119 which is more than .05. It is concluded that there is no significant difference between the employees of private and public banks in terms of overall job satisfaction. So the null hypothesis is accepted.

2. Gender:

		Levene's Test for Equality of Variances		t-test for Equality of Means	Sig. (2-tailed)
		F	Sig.	t	
internal satisfaction (gender)	Equal variances assumed	.344	.559	-1.126	.263
	Equal variances not assumed			-1.012	.342

Interpretation: the table 6.0 shows that the p value for f-test is .559 which is greater than 0.05 and so the variance are assumed to be equal. More over the

t value is -1.126 and p value for t-test is .263 that is more than 0.05 ($p > 0.05$). It is concluded that there is no significant difference between male and female employees with respect to level of internal satisfaction. So we cannot reject the null hypothesis.

		Levene's Test for Equality of Variances		t-test for Equality of Means	Sig. (2-tailed)
		F	Sig.	t	
external satisfaction (gender)	Equal variances assumed	.743	.390	-1.069	.287
	Equal variances not assumed			-1.405	.193

Interpretation: considering the above table 7.0, we can find out that the p value for f-test is .390 which is greater than 0.05 and so the variance are assumed to be equal. The “t” value is -1.069 and p value for t-test is .287 which is more than 0.05 ($p > 0.05$). It is concluded that there is no significant difference between employees based on their gender with respect to level of external satisfaction. So the null hypothesis is accepted.

		Levene's Test for Equality of Variances		t-test for Equality of Means	Sig. (2-tailed)
		F	Sig.	t	
overall satisfaction (gender)	Equal variances assumed	.000	.995	-1.258	.211
	Equal variances not assumed			-1.216	.258

Interpretation: In the above table 8.0, it is found that “t” value is -1.258 and p value for t-test is .211 which is more than .05. So the null hypothesis is accepted which states that there is no significant difference between male and female employees with respect to overall job satisfaction.

3. Work experience:

Table 9.0 ANOVA					
internal satisfaction by work experience					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.341	3	.447	.790	.502
Within Groups	60.545	107	.566		
Total	61.886	110			

Table 10.0 ANOVA					
external satisfaction by work experience					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.040	3	.347	.719	.543
Within Groups	51.639	107	.483		
Total	52.680	110			

Interpretation: In the above Table 9.0 the significant value is .502 which is more than level of significance 0.05. Therefore, the null hypothesis is accepted and it is proved that there is no significant difference between the employees based on their work experience with respect to internal satisfaction. Similarly **table 10.0** shows that there is no significant difference between the employees based

on work experience with respect to external satisfaction as the significant value is 0.543 which is more than 0.05.

Table 11.0 ANOVA					
overall satisfaction					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.861	3	.287	.707	.550
Within Groups	43.442	107	.406		
Total	44.303	110			

Table 11.0 indicates that there is no significant difference between employees based on their working experience with respect to overall job satisfaction as the p value is .550 which is much higher than significance level ($p > 0.05$).

4. Age :

Table 12.0 ANOVA					
internal satisfaction by age					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.961	4	.740	1.331	.263
Within Groups	58.926	106	.556		
Total	61.886	110			

Interpretation: In the above Table 12.0, the significant value is .263 which is more than level of significance 0.05. Therefore, the null hypothesis is accepted and it is proved that there is no significant

difference between the employees based on age with respect to internal satisfaction.

If we consider descriptives in table 14.0, and post hoc tests, it is understood that employees of above 40 years are more externally satisfied as compare to others.

Table 13.0 ANOVA					
external satisfaction by age					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	4.563	4	1.141	2.513	.046
Within Groups	48.116	106	.454		
Total	52.680	110			

Table 15.0 ANOVA					
overall satisfaction					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	2.919	4	.730	1.869	.121
Within Groups	41.384	106	.390		
Total	44.303	110			

Table 14.0 Descriptives				
external satisfaction by age				
	N	Mean	Std. Deviation	Std. Error
20-25	28	3.5643	.77565	.14658
25-30	42	3.7952	.63167	.09747
30-35	19	3.9474	.59941	.13752
35-40	17	3.8118	.72963	.17696
above 40	5	4.5200	.36332	.16248
Total	111	3.7982	.69203	.06568

Interpretation: Table 15.0 shows that there is no significant difference among employees based on their age with respect to overall job satisfaction. The sig value is .121 which is greater than significance level ($p > .05$). So we cannot reject the null hypothesis.

5. Educational qualification:

Interpretation: Table 13.0 indicates that there is significant difference between the employees based on age with respect to external satisfaction as the significant value is 0.046 which is less than 0.05. Therefore null hypothesis is rejected.

Table 16.0 ANOVA					
internal satisfaction					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.875	3	.292	.512	.675
Within Groups	61.011	107	.570		
Total	61.886	110			

Interpretation: In the above Table 16.0 the significant value is .675 which is more than level of significance 0.05. Therefore, the null hypothesis is accepted and it is proved that there is no significant difference between the employees based on their education level with respect to internal satisfaction.

significant value is 0.016 which is less than 0.05. As shown in table 17.0

Considering the descriptives **table 18.0**, it is understood that the employees with qualification of post high school (10+2+2) and high school (10+2) are more satisfied in terms of external satisfaction as compare to higher qualified employees.

Table 17.0 ANOVA					
external satisfaction					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.852	3	1.617	3.619	.016
Within Groups	47.827	107	.447		
Total	52.680	110			

Table 19.0 ANOVA					
over all satisfaction					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.995	3	.332	.820	.486
Within Groups	43.308	107	.405		
Total	44.303	110			

Table 18.0 Descriptives				
external satisfaction				
	N	Mean	Std. Deviation	Std. Error
high school	7	4.1714	.69693	.26342
post high school	7	4.4857	.30237	.11429
Bachelor	82	3.7220	.68404	.07554
post-graduation	15	3.7200	.67950	.17545
Total	111	3.7982	.69203	.06568

Interpretation: Table 19.0 indicates that the sig value for the test is .486 which is far greater than the significance level ($p > 0.05$). In this case the null hypothesis cannot be rejected and it is proved that there is no significant difference between employees based on their educational qualification with respect to overall job satisfaction.

V. Findings

1. As far as type of bank is concerned, it is found that there is no significant difference between the employees of private and public banks in terms of internal, external and overall job satisfaction.

Interpretation: There is significant difference between the employees of different level of education with respect to external satisfaction as the

2. 2. Similarly, there is no significant difference between male and female employees with respect to internal, external and overall job satisfaction.
3. 3. It is found that there is no significant difference between the employees based on their work experience with respect to internal, external as well as overall job satisfaction.
4. 4. As far as age of employees is concerned, there is significant difference between employees of different ages with respect to external satisfaction, but considering the internal and overall job satisfaction level, it is found that there is no significant difference based on the age of employees.
5. 5. Considering the education level of employees, it is found that there is no significant difference among employees with respect to internal and overall job satisfaction, but employees are significantly different when it comes to external job satisfaction.

VI. Conclusion

This study concentrated on Job Satisfaction of Bank employees of Afghanistan and analyzed the Job satisfaction based on three parameters i.e. internal satisfaction, external satisfaction and overall job satisfaction. These 3 parameters were analyzed with respect to type of bank, gender, age, work experience and educational qualification of respondents. It can be concluded from the analysis that employees of selected public and private sector banks in Afghanistan are almost not significantly different in terms of mentioned parameters except few areas which are clearly explained in data analysis and findings. The insights gained by this differential analysis have brought out various

findings and has given a path to personnel managers to improve Job Satisfaction among Afghanistan's Bank employees. The study has a broader appeal and can be extended to other banks and financial institutions to gain helpful insights into Job Satisfaction of the employees.

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