

Motivational Factors Influencing on Job Satisfaction: A Case Study on Private Commercial Banking Sector in Rajshahi, Bangladesh

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Abstract

Now a day, bank is a more attractive and profitable business organization in Bangladesh. For the past few decades, numerous studies attempted to explore the relative importance of understanding job satisfaction. Realizing the need to sustain in the banking industry, this study was conducted for exploring the antecedents to the strengthening of job satisfaction. This report is designed for identifying the "Motivational factors influencing on job satisfaction: A case study on private banking sector in Bangladesh." It is a descriptive study based on the primary and secondary data. Five Private Commercial Banks namely NRBC Bank Ltd. (8 respondent), NCC Bank Ltd. (8 respondent), One Bank Ltd. (8 respondent), Mercantile Bank Ltd. (8 respondent), Islami Bank Ltd. (8 respondent) are considered to conduct the study. 40 sample sizes are dispersed to collect the data, for the consequence of the study researcher considered some factors. Moreover, those factors are taken under the close ended questionnaire and find out the data from sample and to analyze the quantitative data, the researcher explored the internal structure and measurement by using percentage format and tabulation form. Researcher has used five likert scales for rating employee's job satisfaction. Then researcher has calculated the percentage of each question answer and find out the result. Aggregately 47% of the employees are highly satisfied and it is the highest portion of employees on the level of job satisfaction. Very dissatisfied portion is lowest. Therefore, it can say that most of the private commercial bank employees are satisfied on their job. After considering above factors researcher identify that Salary structure, Management policy and Job environment are motivated private bank employees more than other factors and researcher recommend that private bank authority should be more concentration on the above factors those make their employee more satisfied towards their job and reduce the tendency of switching over.

Keywords: Motivational factors, job satisfaction, Salary, reward system, promotion and job environment.

1. Introduction

Job satisfaction is a topic of wide interest to both people who work in organizations and people who study them. It is a most frequently studied variable in organizational behavior research, and also a central variable in both research and theory of organizational phenomena ranging from job design to supervision. The traditional model of job satisfaction focuses on all the feelings that an individual has about his/her job. However, what makes a job satisfying or dissatisfying does not depend only on the nature of the job, but also on the expectations that individuals have of what their job should provide. Satisfied employee is inclined to be more industrious, inspired, and dedicated to their work. Job satisfaction results from the exchange of personal factors, such as principles, character, and opportunity with employment factors such as the impression of the work situation and the job itself. Job Satisfaction (JS) becomes an important aspect for the bank employees as dissatisfaction affects the working process and influences other roles played by the bank. Job satisfaction is "the emotional reaction of a worker has towards his/her job after a comparison of the outputs he /she expects or desires with real outputs. Job satisfaction is the sense of inner fulfillment and joy achieved when performing a particular job. Hence, the aim of the present study is to evaluate the relationship between Job Satisfaction and various other factors affecting it. This article summarizes the review of literature, the model developed, data and methodology, results and discussion of the research and the conclusion. The purpose of this paper is to review a few key variables that form the base of successful organizational with effective work force. Individually, they play a critical role in defining the success of the organization. Collectively, they form a powerful aid to satisfy employees and to increase the satisfaction level. The target sector is the public sector which is facing the problems in matching with the updating, technological advancement and challenges from inside and outside of the organization.

2. Literature Review

Literature review provides relevant information regarding the research topic and knowledge gap. To acquire sufficient knowledge it is important to study related articles, books, reports, journals etc. A variety of research

projects conducted and articles written on motivational factor influencing job satisfaction. The primary goal of this chapter is to review and summarize literature that is relevant to the understanding the motivational factors affecting job satisfaction.

Md. Masihur Rahman (2012) conducted a research on factors influencing to the satisfaction of private bankers in Bangladesh. Basically the objective was to identify the most influential factors, factors what have direct relation and calculate their level of relation with the satisfaction of employees of private bank. He considered fourteen factors that have direct relation to employee satisfaction. He considered 200 employees of different levels of designations. He got different result and nature of relations and their level of impact with the employee satisfaction. Some factors have highly perfect positive relations, some are positive relations as well as some have less relation or impact with the satisfaction of employees of a private commercial banks in Bangladesh.

Rai Intiaz Hussain and Shahid Basir (2013) conducted a research on the effect of motivational factors on employee's job satisfaction. The objectives of this study is to find out the effects of motivational factors on the employees' job satisfaction and employee's behavior as satisfied employees can increase organizational performance. Out of the 250 employees working the school, 100 were selected as sample and served questionnaire. Convenience sampling technique was used to select sample. The results of the study show that both intrinsic and extrinsic factors of motivation positively affect the level of job satisfaction of teachers working in District Public School Okara. Recommendation comes that management should give more attention towards employees' advancement in career. The research is important to develop a literature about teachers working in schools.

Anubhuti Monga, Narinder Verma and O. P. Monga (2015) studies on the employees of private banks of India. This study was carried out with the objective to assess the level of job satisfaction of employees of the ICICI bank. A five point Likert Scale questionnaire containing fifteen questions extracted from the short form of Minnesota Satisfaction Questionnaire (MSQ) was administered for data collection. Besides, questions on personal characteristics, the questionnaire included important dimensions of organizational structure. The results obtained from analysis of data revealed that salary, inter-personal relationship, communication, attitude of superiors, working conditions and team work have more bearing 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 private banks of India.

Seyed Abdol Rasoul Hosseini (2014) investigated factors affecting the motivation among bank employees in Iran. The population under study included all bank employees, of whom 50 employees were included randomly in the research sample. The instrument used to collect the data was Job Motivation Questionnaire. In addition, the collected data were analyzed by descriptive and inferential statistics such as Pearson correlation coefficient. The results of the study indicated that there is a significant relationship between social needs, job interest, self-efficacy, satisfaction, communication skills, job promotion, power, physiological needs, wages, and job motivation. Besides, it was noted that social needs have the strongest factor in predicting job motivation.

Mohammad Masum Iqbal (2006) worked on job satisfaction among commercial bank employees with different ownership structures such as public, private and foreign banks in Bangladesh. The main objectives was to measure the degree of satisfaction level of bankers. Both primary and secondary data were used in the study and the sample size of the study was 150 employees from these three sectors of banks situated in Dhaka city. The study depicts that public banks lead in terms of job Security, autonomy, balance between work and life, authority and responsibility compared to their peers whereas foreign banks lead in terms of salary, status, timely feedback.

K. M. Anwarul Islam (2013) showed that Employee motivation and job security has influence on job satisfaction. For that reason, it might be mandatory to obviously plan and found different managerial guiding principle to make available excellence tune to convince employees which will help to develop their satisfaction level within the organization. Hence, the Bank administration must acquire individuals under consideration. The level of job anxiety, logic of proficiency along with the employees, representation of the organization besides has an impact on job satisfaction.

Aarti chahal et. al. (2013) investigates the level of job satisfaction of Canara Bank employees in Delhi NCR. The objectives was to find out various factors influencing satisfaction of employees and study the relationship between personal factors and job security of employees. Based on a survey, their research attempts to gain insights into the satisfaction level from the perspective of the Bank employees. Factors including 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 are found important for improving job satisfaction of bank employees in Canara bank. Increase in level of these factors improves overall satisfaction of employees which is identified by using statistical techniques.

K. R. Sowmya and N. Panchanatham (2011) states that individuals who express high satisfaction in their jobs are likely to be more productive, have higher involvement and are less likely to resign than employees

with less satisfaction. They also state that Job Satisfaction is dependent on supervisor behavior, coworker behavior, pay and promotion, job and working condition and organizational aspects. In the case of job satisfaction aspects the commercial banks perceived pay and promotion is an indispensable factor to decide their satisfaction level. The employees have significant inclination towards optimistic supervisory behavior and pleasant organizational setup. The factor analysis meticulously identified that the job suitability as well as the working condition and other interpersonal relationship among the workers are able to ascertain their level of satisfaction within the working domain.

Sheikh Moksudur et. al. (2013) investigated job satisfaction among government college teachers in Bangladesh. The primary objective was to identify government college teachers job satisfaction. The primary data have been collected from 120 teachers from different government college. One way analysis of variance (ANOVA) and t-test was employed to analyze data. The instrument assessed six dimensions of job satisfaction:- working conditions, present pay, promotion, supervision, colleagues and job in general. The teachers working in government colleges were most satisfied with working conditions, supervision, colleagues and job in general and most dissatisfied with pay and promotion. This result suggests the policy makers to reduce the dissatisfaction level of teachers working in government college.

Zeenat Ara Begum (2008) conducted a study on garment workers regarding their motivation on the basis of need Theories of motivation. It was found that the primary needs of the workers are not reasonably satisfied and in the present context they are not so much concerned with higher order needs satisfied from their jobs. Their motivation level was moderate. Relative importance of motivation factors were also found that can motivate them.

S.M.Ikhtiar Alam and Mostafa Kamal (2006) differentiates two aspects of job satisfaction-facet satisfaction and overall satisfaction of female workers. The main objective was to measure the satisfaction level of female workers and to identify the factors contributing to both satisfaction and dissatisfaction. They mainly measured the level of overall satisfaction and analyzed the nature facet satisfaction of 200 female workers. They concluded that minor percentage of female workers in different garment factories are satisfied with their jobs and there is a positive relationship between their level of job satisfaction and the level of wages/salaries and other identified factors.

Ishfaq Ahmed et. al. (2010) analyze the effects of motivational factors on job satisfaction of employees. The primary data has been collected from non-academic staff of University of the Punjab. Structural equation modeling technique has been applied to test hypothesis, SPSS 16.0 has also been adopted for basic analysis purposes. The study concludes that intrinsic motivational factors are having significant relationship with employee job satisfaction, whereas hygiene (extrinsic) factors are not having any significant relationship with employee job satisfaction. Moreover, significant difference was observed between gender, qualification, experience, job characteristics and job satisfaction.

Uzma Rashid et. al. (2009) conducted a research titled "Difference in Job Satisfaction and Work motivation Among Government and Private Company Employees". The study was carried out with the objectives to assess the nature of job satisfaction and work motivation among Govt. and Private Company employees in District Anantnag. The study was conducted on a sample of 140 employees from private and Govt. company employees of district Anantnag of Kashmir Valley. Further the sample is divided on the basis of gender in males and females in both sectors. Govt. and private employees as well as Male and female employees do not differ significantly in the level of their intrinsic and extrinsic job satisfaction as well as intrinsic and extrinsic work motivation.

Tariq Rafique et. al. (2014) studies on factors effecting job satisfaction of employees working in private organizations of Pakistan. This study informs about relationships between biographical variables and job satisfaction of private organizations because job satisfaction of private organizations employees may be concerned with the personal attributes such as age, gender and years of experience. Objective of the study is the improvement of organizational Human Resource Management system regarding worker's job satisfaction. Correlation, Regression and Analysis of Variance tests were conducted to test the data. Some of management variables, which were, Compensation, Empowerment, Work Place, Appraisal System, Management Behavior, Motivation, Clear Goals of Organization and Training and Development shown a positively correlation with employee's job satisfaction.

Shaheen Ahmed and Md. Nokir Uddin (2010) conducted a research on job satisfaction of bankers and its impact in banking of Bangladesh. The objectives was to identify the level of job satisfaction of bankers, find out the problems and give some recommendations. In this study 50 bankers from different areas of Janata Bank Limited (JBL) were selected without considering their demographic variables and both parametric and non-parametric statistical analysis has been conducted to draw its conclusion. This paper reveals that the job satisfaction of the bankers mainly depends on some aspects like: salary, promotion, supervision, benefits, rewards, operating procedure, co-worker, nature of work, communication etc. It is exhibited that the overall job satisfaction of the bankers is prevailing in JBL although in some of the aspects or areas they are not satisfied

such as salary, promotion and benefits. The overall results of the study show that services of the officers of the JBL are significantly satisfactory.

Md. Saiful Islam (2001) conducted a research for measuring overall job satisfaction of bankers of selected private commercial banks of Rajshahi division. The study attempted to measure perceived important job factors. The result of the study revealed that most of the bankers irrespective of ranks and status did not have high level of job satisfaction. In case of non-officers 53.34% respondents had low level of job satisfaction and only 3.33% had high level of job satisfaction. On the other hand 50% respondents of officers and executives had medium level of job satisfaction, 40% of them had low level of job satisfaction and only 10% of the respondents had high level of job satisfaction.

3. Rationale of the study

Job satisfaction is an important field of research. Job satisfaction is a crucial element for every enterprise. A bank or any enterprise cannot reach its target if that element is absent. This study is conducted to measure the job satisfaction level of the employees and to identify the motivational factors affecting job satisfaction of private commercial bank of Rajshahi city. Employees of private commercial bank may make huge contribution for the economic development of Rajshahi. For that reason it is necessary for the bank to have a set of well satisfied employees. This study will help to find out the problems relating to job satisfaction and the ways to motivate the employees of the bank.

The study is conducted and highlighted on the job satisfaction level of the employees. It seems that the study will help the researcher, policy makers and others academicians for conducting many other studies in this vital field. It is to be noted that findings of the study will be helpful for the bank and similar organization of removing the problems of their employees' job satisfaction. If the study is conducted on the bank then job satisfaction level of the employees will be improved. The relation and communication among the employees will be improved also. It will be possible to justify the job satisfaction level of the employees in time to time. And if the problems are identified, the bank authority will be conscious about that and accordingly will undertake necessary actions to remove those problems that will be a great support for the employees.

4. Objective of the study

The main objective of the study is to identify the motivational factor affecting job satisfaction of the employees of private commercial bank of Rajshahi city. To achieve this objective, the study seeks to realize the following:

- To evaluate the level of job satisfaction of the employees of private commercial bank.
- To identify the motivational factors affecting job satisfaction of the employees of private commercial bank.
- To determine the problems relating to job satisfaction of the employees of private commercial bank.
- To provide some suggestions to overcome those problems and improve job satisfaction of private commercial bank.

5. Methodology

In performing any applied research a clear and specific methodology has to be followed where methodology is a set of methods used in a particular area of activity. Actually, research methodology is the way of conducting a study. It is a procedure to find out the problems and to identify the ways to solve these problems. It is the combination of some related task. Such as process of collecting data, interpreting the data, analyzing the data and doing other relevant activities. It is the combination of rules and techniques, which are used in a study.

The methodology of the study is based on the primary as well as secondary data. The study depends mainly on the primary data Collected through a well-framed and structured questionnaire to elicit the well-considered opinions of the respondents.

This study measures the motivational factors influencing employee satisfaction level towards the private commercial banking sector in Bangladesh. This study examines the satisfaction level to a variety of major factors involves in banking sector.

5.1 *Sampling of the study*

In Bangladesh, various private banks are available. To conduct the study the research selected five private commercial banks. The names of the selected banks are: NRBC Bank Ltd.(8 respondent), NCC Bank Ltd.(8 respondent), One Bank Ltd.(8 respondent), Mercantile Bank Ltd.(8 respondent) and Islami Bank Ltd.(8 respondent). So the people who are working as an employee of those banks are considered as respondent of the study. Researcher collected information about the topics from the respondent through the pretesting questionnaire. Since it is a service related study so researcher has emphasized the employees to conduct the study fruitfully. The employees are considered as a respondent, because they are main subject matter of the study. Moreover, they will generate the expected result from the study.

5.2 Sample area

Proper sampling is needed for conducting good research. For conducting a good research work, it is important to select a relevant sample area. This research attempted to measure the influence of motivational factors of employee satisfaction towards the private commercial banking sector in Bangladesh. For the conveyance of the study and due to time limitation, researcher selected only Rajshahi Metropolitan area for the study. It would be easier for researcher to conduct research properly. Rajshahi is one of the divisional headquarters of Bangladesh, where branches of all types' banks are located. There are about 70 branches of different banks, which are operating their business in Rajshahi, where about 10 lakh peoples are living.

5.3 Sample size

Sample size is very important factors for getting expected result of research work. From the mentioned area, researcher selected 40 respondents for questionnaire. The sample units of the study are employees of five private commercial banks.

5.4 Data collection methods

Data collection is an essential task for every researcher. It is not an easy job. Data was collected from two main sources. Those are as follows: Primary sources: Primary data were collected through: Questionnaire. Questionnaire method is widely used to collect data. Researchers get the real data through questionnaire method. Data were collected mainly through close ended questionnaire. Questionnaire was supplied to the employees and they are requested to fill up the questionnaire. The answer of the questionnaire was determined according to five point Likert scale that's: very satisfied, satisfied, neutral, dissatisfied, highly dissatisfied. Secondary data were collected from some sources such as Journals, Newspapers, Books, Websites, Research reports etc.

5.5 Data analysis procedure

To analyze the quantitative data, the researcher explored the internal structure and measurement by using percentage format and tabulation form. Researcher has used five point Likert scales for rating employee's job satisfaction:

- 1) Very satisfy. 2) Satisfied. 3) Neutral. 4) Dissatisfy. 5) Highly dissatisfy.

Then researcher has calculated the percentage of each question,

$$\frac{\text{Number of respondents against any scale of one question}}{\text{Total number of respondent of that question}} \times 100$$

And the output of the research has shown in graph through pie chart by using graphical method. By this above process the data has been analyzed.

6. Analysis and Interpretation of Data

This study was conducted to evaluate the level of job satisfaction of the employees of private commercial bank. For this purpose a set of questionnaire consists of 22 questions formulated by the researcher and distributed among the employees of 5 different commercial private banks. After certain period of time all the questionnaire were collected from the respondent. Collected data have been analyzed in the following ways.

Question-1: Satisfaction level of the respondents on management system of the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	2	26	12	00	00	40
Point Assigned	5	4	3	2	1	
Outcome	10	104	36	00	00	150

Table-6.1: Satisfaction level of the respondents on management system of the bank

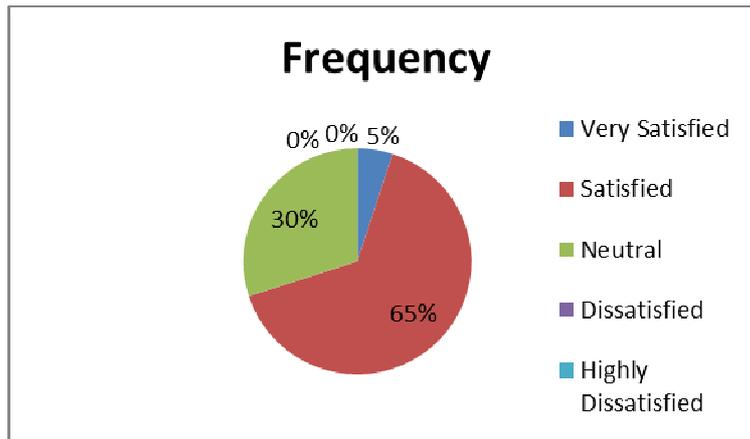
Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{150}{40} = 3.75$$

Comment: From the above calculation it is seen that the Weighted Average is 3.75 which is more than 3.5 (the expected level). So we can say that the employees are satisfied on management system of the bank.

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that 5% employees are very satisfied, 65% employees are satisfied and 30% are neutral.

Question-2: Satisfaction level of the respondents on salary

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	16	10	14	00	00	40
Point Assigned	5	4	3	2	1	
Outcome	80	40	42	00	00	162

Table-6.2: Satisfaction level of the respondents on salary

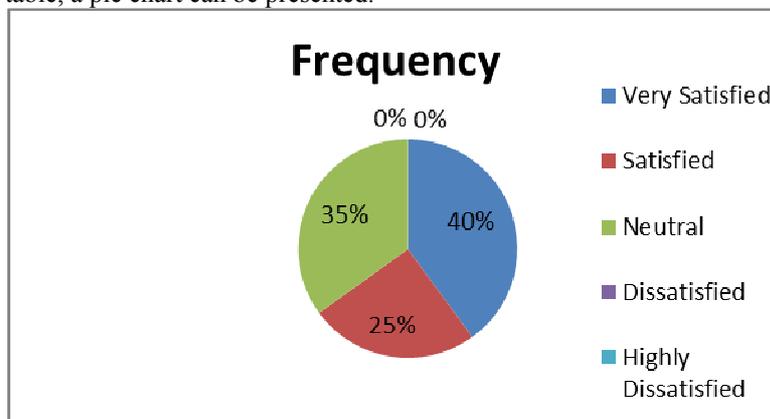
Here, outcome = Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{162}{40} = 4.05$$

Comment: From the above calculation, it is seen that, the Weighted Average is 4.05 which is more than 3.5 (the expected level). So we can say that the employees are satisfied on salary.

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 40% employees are very satisfied, 25% employees are satisfied and 35% are neutral on salary of the bank.

Question-3: Satisfaction level of the respondents on the incentives provided by the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	00	22	16	00	2	40
Point Assigned	5	4	3	2	1	
Outcome	00	88	48	00	2	138

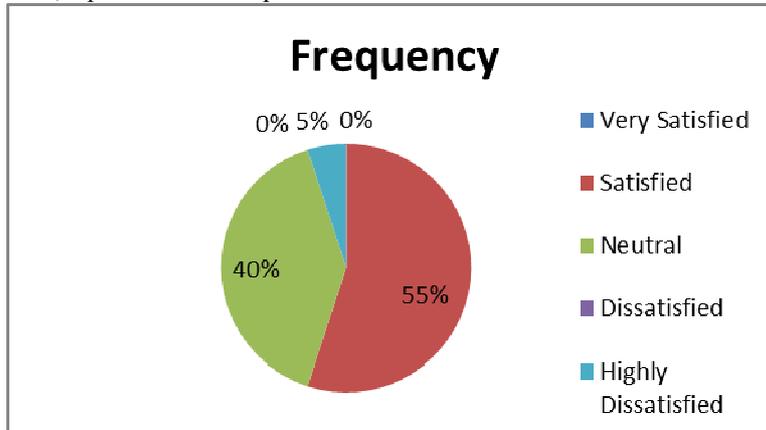
Table-6.3: Satisfaction level of the respondents on the incentives provided by the bank

Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{138}{40} = 3.45$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.45 which is less than 3.5 (the expected level). So we can say that, the employees are neutral on incentives provided by the bank. From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 55% employees are satisfied, 40% are neutral and 5% employees are highly dissatisfied on incentives provided by the bank.

Question-4: Satisfaction level of the respondents on the increment provided by the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	10	18	12	00	00	40
Point Assigned	5	4	3	2	1	
Outcome	50	72	36	00	00	158

Table-6.4: Satisfaction level of the respondents on the increment provided by the bank

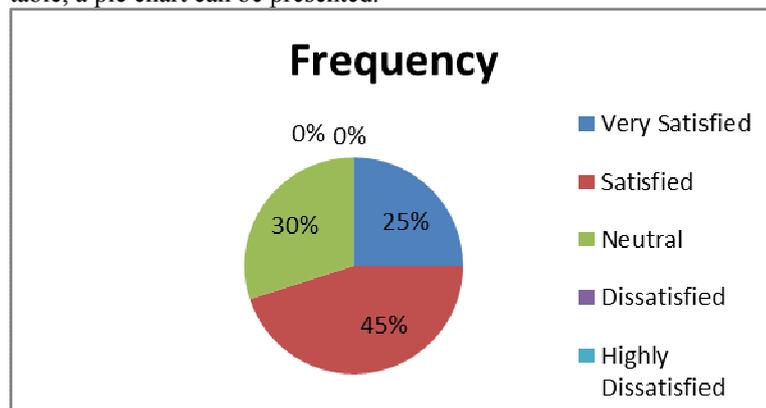
Here, outcome = Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{158}{40} = 3.95$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.95 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied on the increment provided by the bank.

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 25% employees are very satisfied, 45% employees are satisfied and 30% are neutral on increment provided by the bank.

Question-5: Satisfaction level of the respondents with the house rent allowances provided by the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	8	18	8	6	00	40
Point Assigned	5	4	3	2	1	
Outcome	40	72	24	12	00	148

Table-6.5: Satisfaction level of the respondents with the house rent allowances provided by the bank

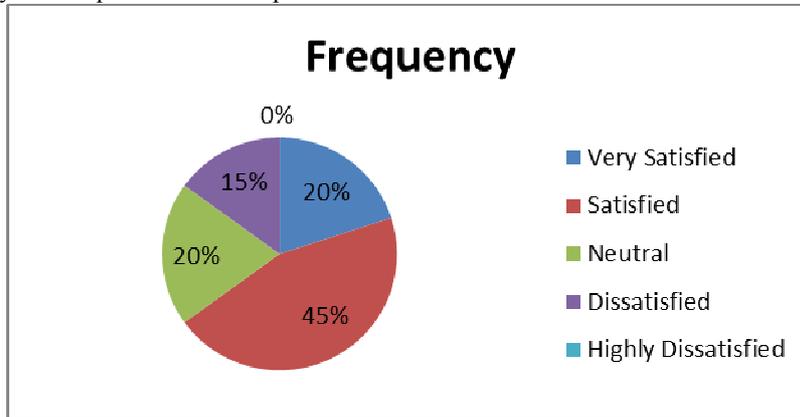
Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{148}{40} = 3.70$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.70 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the house rent allowances provided by the bank.

From the frequency table a pie chart can be present



From the above pie chart, it is seen that, 20% employees are very satisfied, 45% employees are satisfied, 20% are neutral and 15% employees are dissatisfied on house rent allowances provided by the bank.

Question-6: Satisfaction level of the respondents with the medical allowances provided by the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	6	16	18	00	00	40
Point Assigned	5	4	3	2	1	
Outcome	30	64	54	00	00	148

Table-6.6: Satisfaction level of the respondents with the medical allowances provided by the bank

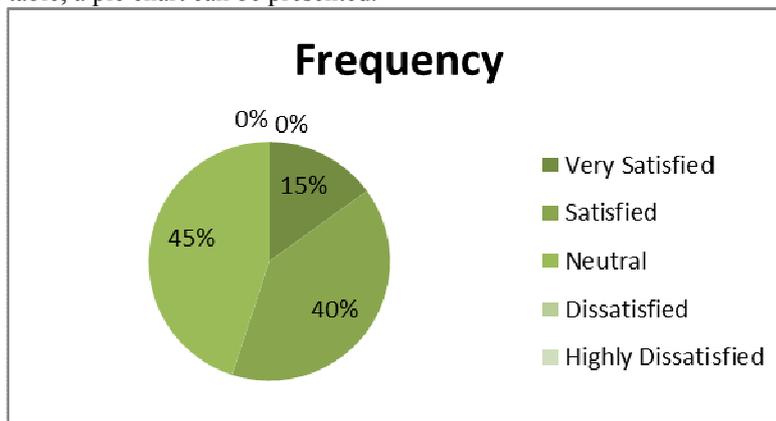
Here, outcome = Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{148}{40} = 3.70$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.70 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the medical allowances provided by the bank.

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 15% employees are very satisfied, 40% employees are satisfied and 45% are neutral with the medical allowances provided by the bank.

Question-7: Satisfaction level of the respondents with the conveyance allowances provided by the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	00	24	10	6	00	40
Point Assigned	5	4	3	2	1	
Outcome	00	96	30	12	00	138

Table-6.7: Satisfaction level of the respondents with the conveyance allowances provided by the bank

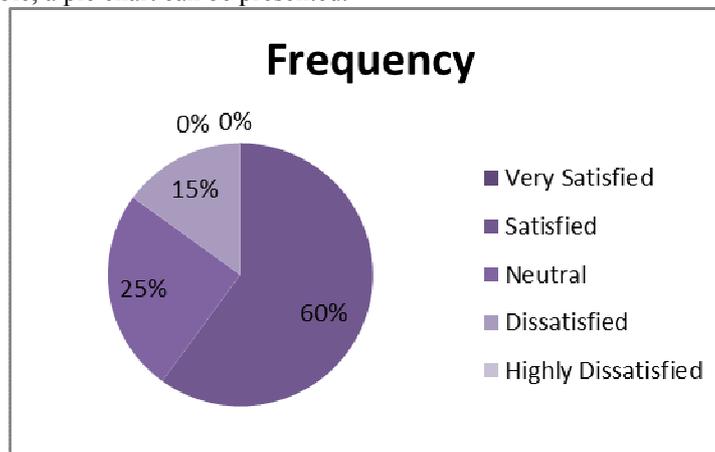
Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{138}{40} = 3.45$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.45 which is less than 3.5 (the expected level). So we can say that, the employees are neutral with the conveyance allowances provided by the bank.

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 60% employees are very satisfied, 25% employees are satisfied and 15% are neutral with the conveyance allowances provided by the bank.

Question-8: Satisfaction level of the respondents with the bonus provided by the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	8	16	12	4	00	40
Point Assigned	5	4	3	2	1	
Outcome	40	64	36	8	00	148

Table-6.8: Satisfaction level of the respondents with the bonus provided by the bank

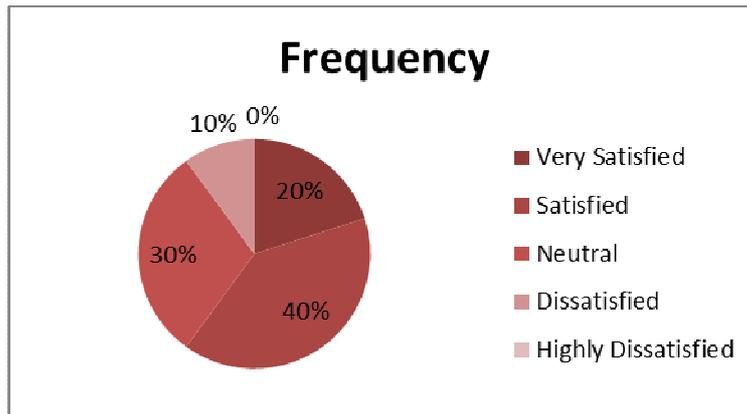
Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{148}{40} = 3.70$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.70 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the bonus provided by the bank

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 20% employees are very satisfied, 40% employees are satisfied, 30% are neutral and 10% are dissatisfied with the bonus provided by the bank.

Question-9: Satisfaction level of the respondents with the fringe benefits provided by the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	6	26	8	00	00	40
Point Assigned	5	4	3	2	1	
Outcome	30	104	24	00	00	158

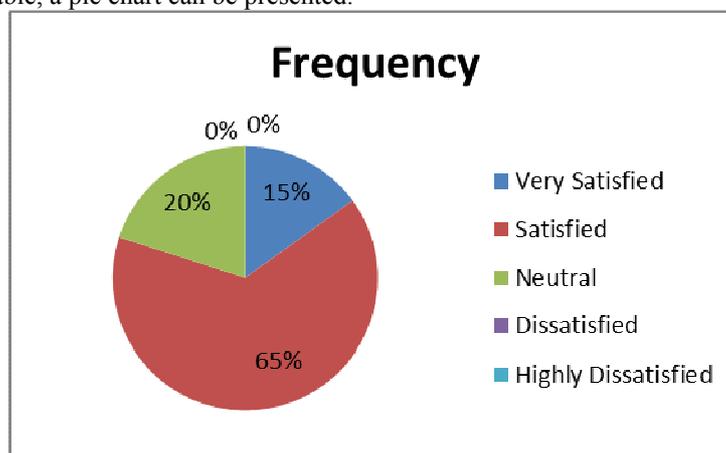
Table-6.9: Satisfaction level of the respondents with the fringe benefits provided by the bank

Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{158}{40} = 3.95$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.95 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the fringe benefits provided by the bank. From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 15% employees are very satisfied, 65% employees are satisfied and 20% are neutral with the fringe benefits provided by the bank.

Question-10: Satisfaction level of the respondents with the working hour of the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	00	22	10	2	6	40
Point Assigned	5	4	3	2	1	
Outcome	00	88	30	4	6	128

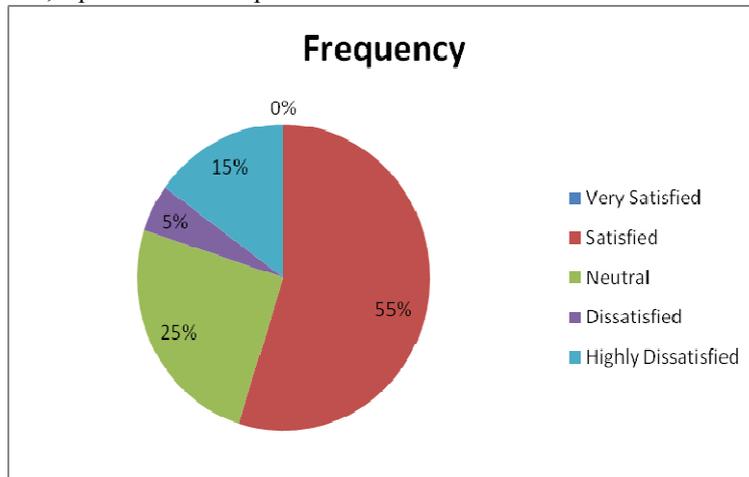
Table-6.10: Satisfaction level of the respondents with the working hour of the bank

Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{128}{40} = 3.20$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.20 which is less than 3.5 (the expected level). So we can say that, the employees are not satisfied with the working hour of the bank. From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 55% employees are satisfied, 25% are neutral, 5% are dissatisfied and 15% are highly dissatisfied with the working hour of the bank.

Question-11: Satisfaction level of the respondents with the existing leave rules of the bank:

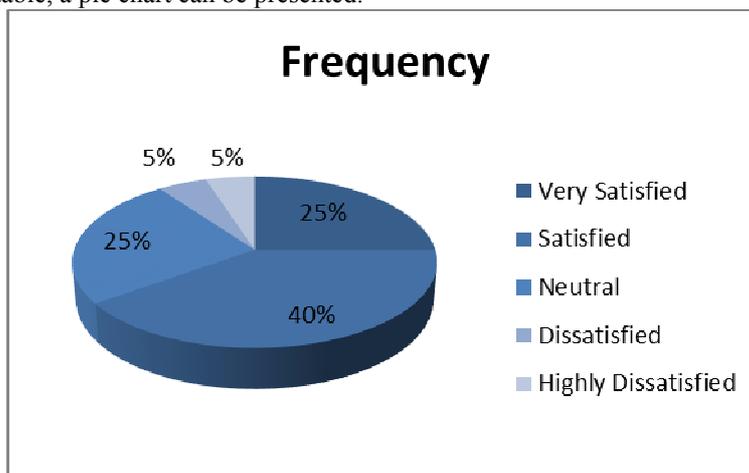
Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	10	16	10	2	2	40
Point Assigned	5	4	3	2	1	
Outcome	50	64	30	4	2	150

Table-6.11: Satisfaction level of the respondents with the existing leave rules of the bank

Here, outcome= Frequency × Point assigned
 Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{150}{40} = 3.75$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.75 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the existing leave rules of the bank. From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 25% employees are very satisfied, 40% employees are satisfied, 25% are neutral, 5% are dissatisfied and 5% are highly dissatisfied with the existing leave rules of the bank.

Question-12: Satisfaction level of the respondents with the recognition of management and appreciation of higher authority of the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	2	22	12	4	00	40
Point Assigned	5	4	3	2	1	
Outcome	10	88	36	8	00	142

Table-6.12: Satisfaction level of the respondents with the recognition of management and appreciation of higher authority of the bank

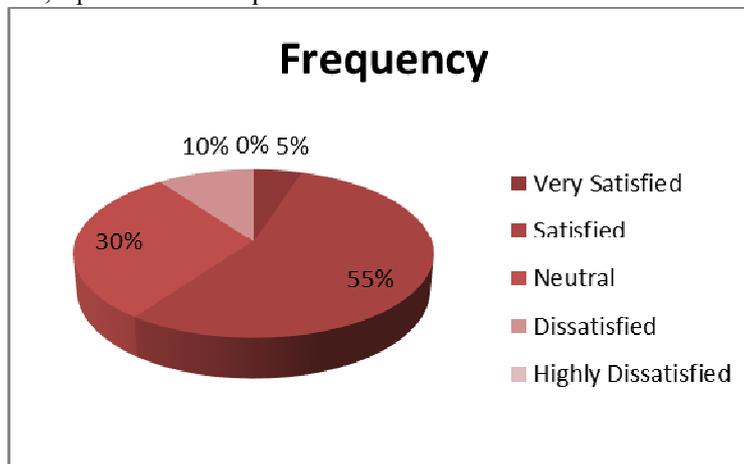
Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{142}{40} = 3.55$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.55 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the recognition of management and appreciation of higher authority of the bank.

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 5% employees are very satisfied, 55% employees are satisfied, 30% are neutral and 10% are dissatisfied with the recognition of management and appreciation of higher authority of the bank.

Question-13: Satisfaction level of the respondents with the loan facilities of the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	12	8	16	4	00	40
Point Assigned	5	4	3	2	1	
Outcome	60	32	48	8	00	148

Table-6.13: Satisfaction level of the respondents with the loan facilities of the bank

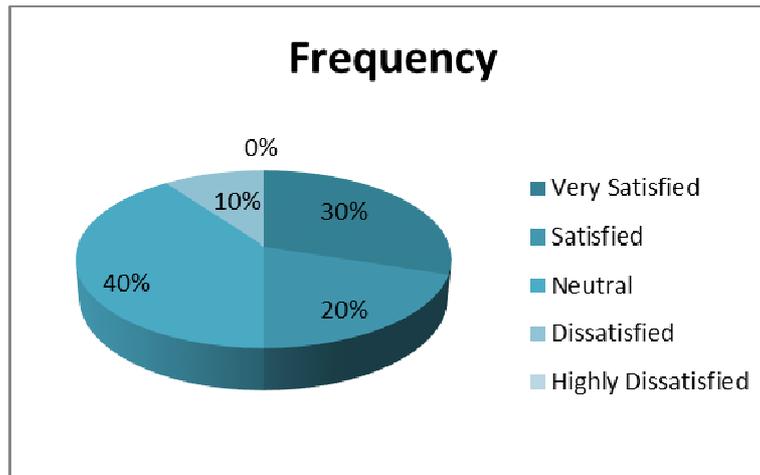
Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{148}{40} = 3.70$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.70 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the loan facilities of the bank.

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 30% employees are very satisfied, 20% employees are satisfied, 40% are neutral and 10% are dissatisfied with the loan facilities of the bank.

Question-14: Satisfaction level of the respondents with the retirement benefit policy of the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	6	22	10	2	00	40
Point Assigned	5	4	3	2	1	
Outcome	30	88	30	4	00	152

Table-6.14: Satisfaction level of the respondents with the retirement benefit policy of the bank

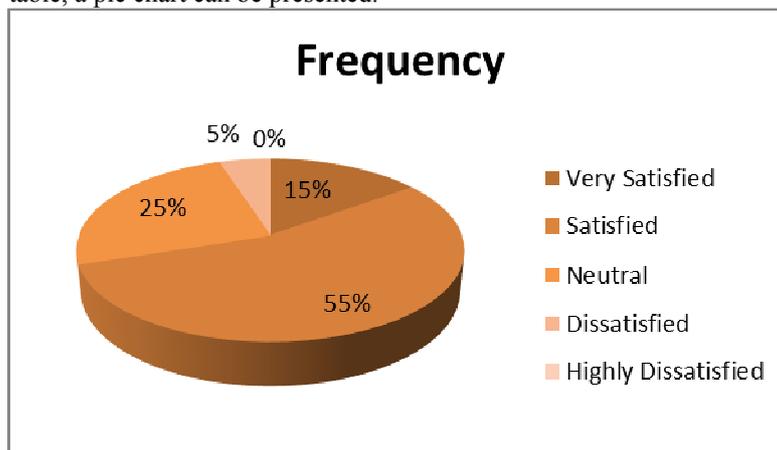
Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{152}{40} = 3.80$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.80 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the retirement benefit policy of the bank.

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 15% employees are very satisfied, 55% employees are satisfied, 25% are neutral and 5% are dissatisfied with the retirement benefit policy of the bank.

Question-15: Satisfaction level of the respondents with the reward for better performance of the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	00	18	16	6	00	40
Point Assigned	5	4	3	2	1	
Outcome	00	72	48	12	00	132

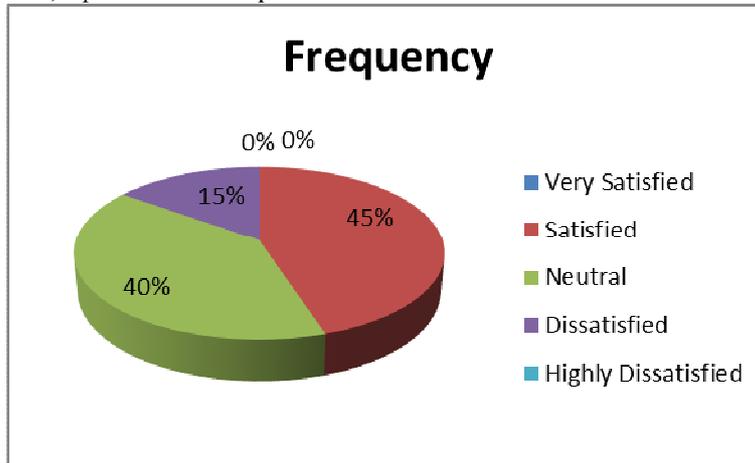
Table-6.15: Satisfaction level of the respondents with the reward for better performance of the bank

Here, outcome= Frequency × Point assigned
 Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{132}{40} = 3.30$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.30 which is less than 3.5 (the expected level). So we can say that, the employees are not satisfied with the reward for better performance of the bank.

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 45% employees are satisfied, 40% are neutral and 15% are dissatisfied with the reward for better performance of the bank.

Question-16: Satisfaction level of the respondents with the welfare facilities of the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	4	24	8	4	00	40
Point Assigned	5	4	3	2	1	
Outcome	20	96	24	8	00	148

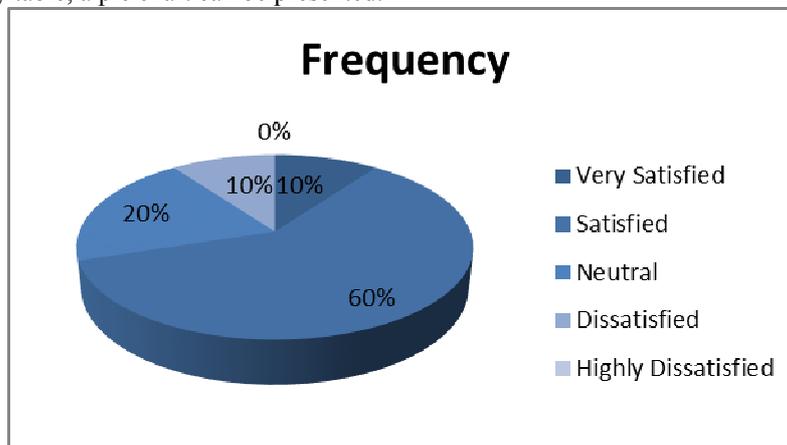
Table-6.16: Satisfaction level of the respondents with the welfare facilities of the bank

Here, outcome= Frequency × Point assigned
 Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{148}{40} = 3.70$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.70 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the welfare facilities of the bank.

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 10% employees are very satisfied, 60% employees are satisfied, 20% are neutral and 10% are dissatisfied with the welfare facilities of the bank.

Question-17: Satisfaction level of the respondents with the working environment of the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	14	16	8	2	00	40
Point Assigned	5	4	3	2	1	
Outcome	70	64	24	4	00	162

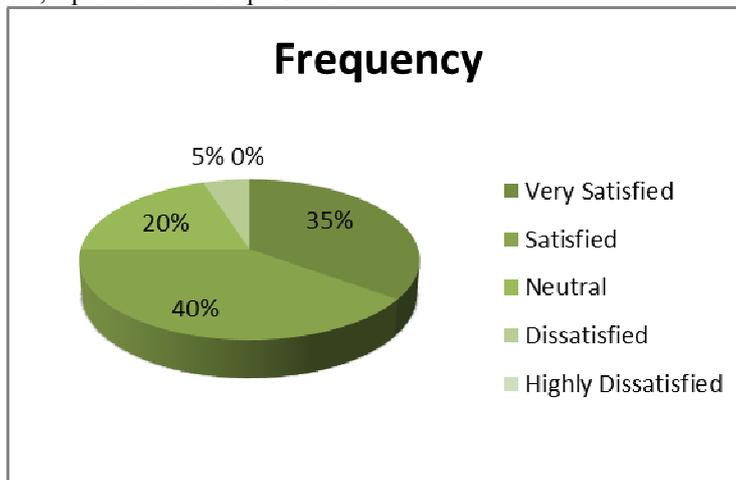
Table-6.17: Satisfaction level of the respondents with the working environment of the bank

Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{162}{40} = 4.05$$

Comment: From the above calculation, it is seen that, the Weighted Average is 4.05 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the working environment of the bank. From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 35% employees are very satisfied, 40% employees are satisfied, 20% are neutral and 5% are dissatisfied with the working environment of the bank.

Question-18: Satisfaction level of the respondents with the promotional facilities of the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	2	16	6	14	2	40
Point Assigned	5	4	3	2	1	
Outcome	10	64	18	28	2	122

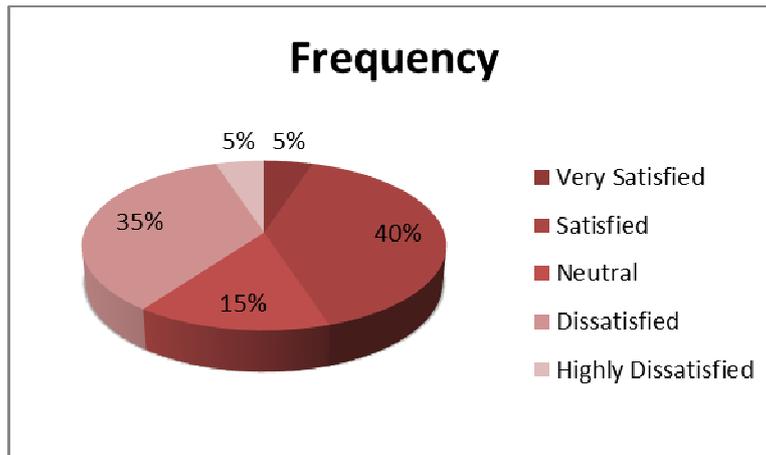
Table-6.18: Satisfaction level of the respondents with the promotional facilities of the bank

Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{122}{40} = 3.05$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.05 which is less than 3.5 (the expected level). So we can say that, the employees are not satisfied with the promotional facilities of the bank. From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 5% employees are very satisfied, 40% employees are satisfied, 15% are neutral, 35% are dissatisfied and 5% are highly dissatisfied with the the promotional facilities of the bank.

Question-19: Satisfaction level of the respondents with the social status of the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	26	12	2	00	00	40
Point Assigned	5	4	3	2	1	
Outcome	130	48	6	00	00	184

Table-6.19: Satisfaction level of the respondents with the social status of the bank

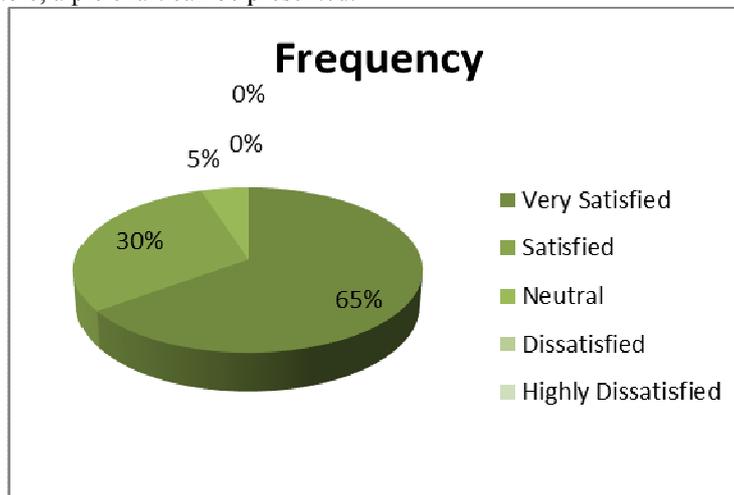
Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{184}{40} = 4.60$$

Comment: From the above calculation, it is seen that, the Weighted Average is 4.60 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the social status of the bank.

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 65% employees are very satisfied, 30% employees are satisfied and 5% are neutral with the social status of the bank.

Question-20: Satisfaction level of the respondents with the overall monetary incentives of the bank:

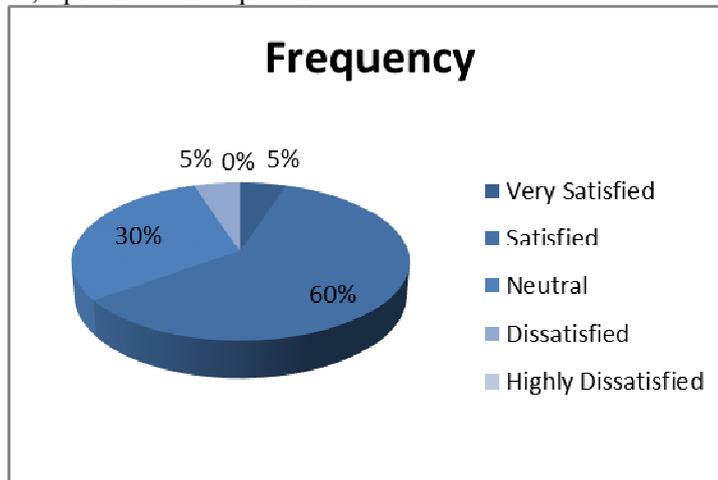
Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	2	24	12	2	00	40
Point Assigned	5	4	3	2	1	
Outcome	10	96	36	4	00	146

Table-6.20: Satisfaction level of the respondents with the overall monetary incentives of the bank

Here, outcome= Frequency × Point assigned
 Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{146}{40} = 3.65$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.65 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the overall monetary incentives of the bank. From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 5% employees are very satisfied, 60% employees are satisfied, 30% are neutral and 5% are dissatisfied with the overall monetary incentives of the bank.

Question-21: Satisfaction level of the respondents with the overall non-monetary incentives of the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	00	16	16	8	00	40
Point Assigned	5	4	3	2	1	
Outcome	00	64	48	16	00	128

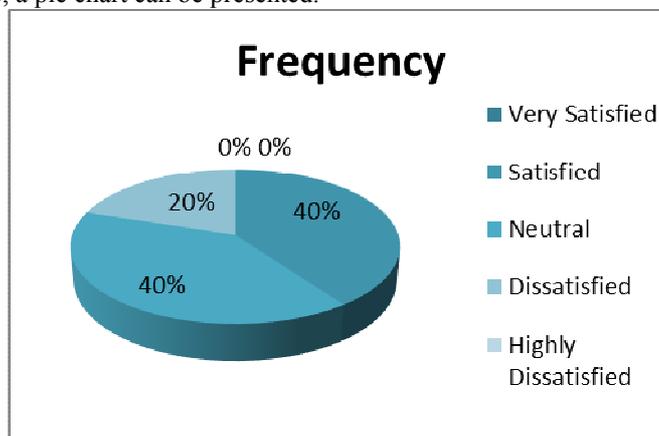
Table-6.21: Satisfaction level of the respondents with the overall non-monetary incentives of the bank

Here, outcome= Frequency × Point assigned
 Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{128}{40} = 3.20$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.20 which is less than 3.5 (the expected level). So we can say that, the employees are not satisfied with the overall non-monetary incentives of the bank.

From the frequency table, a pie chart can be presented.



From the above pie chart, it is seen that, 40% employees are satisfied, 40% employees are neutral and 20% are dissatisfied with the overall non-monetary incentives of the bank.

Question-22: Satisfaction level of the respondents with the job till now of the bank:

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	8	22	10	00	00	40
Point Assigned	5	4	3	2	1	
Outcome	40	88	30	00	00	158

Table-6.22: Satisfaction level of the respondents with the job till now of the bank

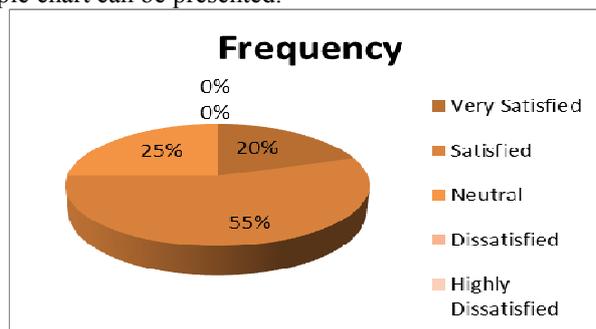
Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\frac{\text{Total Outcome}}{\text{Sample}} = \frac{158}{40} = 3.95$$

Comment: From the above calculation, it is seen that, the Weighted Average is 3.95 which is more than 3.5 (the expected level). So we can say that, the employees are satisfied with the job till now of the bank.

From the frequency table a pie chart can be presented.



From the above pie chart, it is seen that, 20% employees are very satisfied, 55% employees are satisfied and 25% are neutral with the job till now of the bank.

7. Findings of the study

Overall response of the respondents on Motivational factors influencing on job satisfaction of the employees of five selected private commercial banks in Rajshahi City, Banagladesh:

TOPICS	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied
1. How much you are satisfied with the management system of the bank?	02	26	12	00	00
2. To what extent you are satisfied with your salary?	16	10	14	00	00
3. To what extent you are satisfied with the incentives of your bank?	00	22	16	00	02
4. How much you are satisfied with the increment provided by the bank?	10	18	12	00	00
5. To what extent you are satisfied with the house rent allowances?	8	18	8	6	00
6. To what extent you are satisfied with the medical allowances?	6	16	18	00	00
7. To what extent you are satisfied with the conveyance allowances?	00	24	10	06	00
8. How much you are satisfied with the bonus provided by the bank?	08	16	12	04	00
9. How much you are satisfied with the fringe benefits of the bank?	06	26	08	00	00
10. To what extent you are satisfied with the working hour of the bank?	00	22	10	02	06
11. To what extent you are satisfied with the existing leave rules?	10	16	10	02	02
12. How much you are satisfied with the recognition of management and appreciation of higher authority?	02	22	12	04	00
13. How much you are satisfied with the loan facilities of the bank?	12	08	16	04	00
14. How much you are satisfied with the retirement benefit policy of your bank?	06	22	10	02	00
15. To what extent you are satisfied with the rewards that are provided for better performance?	00	18	16	06	00
16. How much you are satisfied with the welfare facilities of your bank?	04	24	08	04	00
17. To what extent you are satisfied with your working environment?	14	16	08	02	00
18. How much you are satisfied with the promotional facilities of the bank?	02	16	06	14	02
19. How much you are satisfied with your job in the view of social status?	26	12	02	00	00
20. To what extent you are satisfied with the overall monetary incentives of your bank?	02	24	12	02	00
21. To what extent you are satisfied with the overall non-monetary incentives of your bank?	00	16	16	08	00
22. To what extent you are satisfied with your job till now?	08	22	10	00	00
Total	142	414	246	66	12

Table-7.1: Overall response of respondents on Motivational factors

Statement	Very Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Frequency	142	414	246	66	12	880
Point Assigned	5	4	3	2	1	
Outcome	710	1656	738	132	12	3248

Table-7.2: Table for overall measurement of job satisfaction influenced by motivational factors

Here, outcome= Frequency × Point assigned

Calculation of Weighted Average:

$$\text{Weighted Average} = \frac{\text{Total Outcome}}{\text{Sample}} = \frac{3248}{880} = 3.69$$

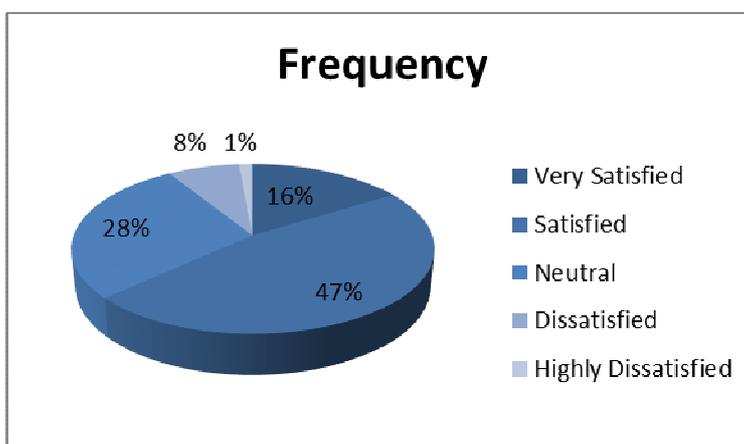
Comment: From the above calculation, it is seen that, the Weighted Average on overall measurement on job satisfaction influenced by motivational factors is 3.69 which is more than 3.5 (the expected level). So we can say that, the employees from different private commercial banks are satisfied on job as a whole.

Response Pattern	Number of Response	Percentage (%)
Very Satisfied	142	16
Satisfied	414	47
Neutral	246	28
Dissatisfied	66	8
Highly Dissatisfied	12	1

Table-7.3: Rate of job satisfaction of the respondents of five selected private commercial banks

From the table, it is seen that, out of 880 responses, 142 are very satisfied, 414 are satisfied, 246 are neutral, 66 are dissatisfied and 12 are highly dissatisfied through the overall measurement.

Now, we can put the above figure into a pie chart.



From the above chart, we can see that, the level of satisfaction influenced by motivational factors on satisfied is 47% which is higher than others.

From the researcher's on five recognized private commercial banks (all branches in Rajshahi), researcher provide 22 questions to each respondent and there are five categories of responses and the response categories are very satisfied, satisfied, neutral, dissatisfied and highly dissatisfied. Total numbers of respondents are 40. Each respondent answer the 22 questions. So, the total responses are 880. Out of 880 responses, 142 are on very satisfied, 414 are on satisfied, 246 are on neutral, 66 are on dissatisfied, 12 are on highly dissatisfied through the overall measurement. Here, we see that aggregately 47% of the respondents are satisfied and it is the highest position of respondents on the level of job satisfaction. Highly dissatisfied position is the lowest. So we can say that, most of the respondents are satisfied on their job.

Researcher got the following problems from the survey and analysis on respondents of 5 private commercial banks in Rajshahi City, Bangladesh:

- Most of the respondents are not satisfied with the incentives provided by the bank.
- Most of them have dissatisfaction with the conveyance allowances provided by the bank.

- Most of the respondents are dissatisfied on working hour of the bank.
- Respondents don't get reward properly on the basis of their performance.
- Respondents don't get promotional facilities from the bank.
- Most of them are not satisfied with the overall non-monetary incentives of the bank.

8. Recommendation

As we have got motivational factors can affect the Job satisfaction. For this reason, we try to give some recommendation below:

- Incentives that are provided by the bank are not adequate. So that, it cannot motivate the employees. Adequate incentives should be provided by the bank.
- Organization provided conveyance allowances to very few employees but if they provide conveyance allowances to all the employees then they will be highly satisfied so conveyance allowance should be provided to the employees.
- Although working hours of most private bank is 9a.m.-5p.m. But most of the bankers cannot complete their daily activities within 5p.m. In most cases they leave the bank at 6.30/7 p.m. For this reason, working hour should be specified and flexible.
- If an employee shows extra ordinary performance in that case bank should have to provide some additional reward. Reward for extra ordinary performance need to introduce.
- Promotion should be regular for the bank employees. Every bank has their own promotion policy. Regular Promotional facilities should be offered to competent individuals who will fulfill the promotional conditions.
- There are some non-monetary incentives such as recognition, praise which works as an important motivational factor for job satisfaction of the employees. Besides financial motivation, non-monetary incentives should be provided.
- Strict rules and regulations should be relaxed to some extent and it should be formulated in favor of the employees.
- Salary increment encourages people to give their best effort to the work. Timely and proper salary increment should be provided to motivate employees more.
- Bonus and other financial benefits should be increased to motivate employees toward their work.
- Performance based compensation need to be introduced so that employees will be interested to improve their performance that will facilitate organizational success.

9. Conclusion

Job satisfaction is an important area of research. This paper has focused specifically on the influence of motivational factors on job satisfaction. The aim was to determine the influence of motivational factors that motivate bank employees. The study highlights some motivational factors that contributing toward job satisfaction. Other than these factors, there are some other factors, which are also responsible for job satisfaction. Changes in some factors such as management policy, salary structure, promotion structure, job environment also important to measure employee's satisfaction level. To conclude, it can be stated that all those private commercial banks present scenario is a prospective and competitive one and employees are satisfied but a little more motivation makes them more satisfy, which can bring more success in the progress of those banks.

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