

**EMPLOYEES PERCEPTION TOWARDS LONG WORKING HOURS IN
COMMERCIAL BANKS OF NEPAL**

A Dissertation submitted to the Office of the Dean, Faculty of Management in
partial fulfillment of the requirements for the Master's Degree

By

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Certification of Authorship

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “Employees Perception Towards Long Working Hours in Commercial Banks of Nepal”. The work of this dissertation has not been submitted previously for the purpose of conferral of any degree nor has been proposed and presented as part of requirements for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

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Report of Research Committee

Mr. Suman Dhamala has defended research proposal entitled “Employees Perception Towards Long Working Hours in Commercial Banks of Nepal” successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Sita Dhital and submit the thesis for evaluation and vice voce examination.

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Approval Sheet

We have examined the dissertation entitled “Employees Perception Towards Long Working Hours in Commercial Banks of Nepal” presented by Suman Dhamala for the degree of **Master of Business Studies**. We hereby certify that the dissertation is acceptable for the award of degree.

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Sincerely,

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Abbreviations

ANOVA	Analysis Of Variance
LWH	Long Working Hours
ILO	International Labour Organization
NRB	Nepal Rastra Bank
SPSS	Statistical Package for the Social Sciences
WLB	Work Life Balance
PCOT	Perceived Control Over Time

Abstract

Working for more than more than 8 hours a day is considered as over time or long working hours as per the Labor Act of Nepal. In this vein this study investigates the perceptions of employees regarding long working hours in commercial banks in Nepal. Utilizing a descriptive and correlation research design, data were collected through structured questionnaires. Among the employees 175 employees across four major banks manage to respond questionnaire. In order to analyze the relationship between demographics variables such as age, gender etc. and employees' satisfaction, ANOVA Test was used and Pearson's Correlation analysis was used to analyze the effect of long working hours in employees. The analysis reveals that everyone have to work for more than 8 hours a day and working long hours leads to more stress at work, a bad balance between work and personal life, less satisfaction with the job. Even though the people were different ages, genders, educations, and experience levels, these factors didn't really change how satisfied they were with their jobs The analysis also found that being stressed at work makes people less satisfied with their jobs, but having a good balance between work and personal life and feeling you have control over your time makes them more satisfied. Basically, the study says banks need to manage workloads better and have policies that help employees feel better so they can do their jobs well. Overall, it shows how important it is to reduce stress at work and make sure employees have a good balance between work and personal life to create a happier and more productive workplace for bank workers in Nepal.

Keywords: *Employee satisfaction, working hours, education level, experience, personal life.*

CHAPTER I INTRODUCTION

1.1 Background Information

Job satisfaction is about how much employees enjoy and feel fulfilled by their work. It includes things like their work environment, the tasks they do, how they're compensated, and opportunities for career growth (Spector, 1997). Research shows that job satisfaction not only makes employees more productive but also reduces turnover and absenteeism (Judge & Kammeyer-Mueller, 2012). Theories like Herzberg's Two-Factor Theory explain that factors like feeling recognized and having responsibilities contribute to satisfaction, while factors like salary and working conditions prevent dissatisfaction (Herzberg, Mausner, & Snyderman, 1959). Organizations that focus on improving job satisfaction through supportive leaders, fair policies, and good communication tend to have more motivated and engaged employees, which is crucial for their overall success (Locke, 1976).

Job stress in the workplace is a significant issue affecting employees' physical, emotional, and psychological well-being when job demands exceed their capabilities or resources (Lazarus & Folkman, 1984). Common stressors include heavy workloads, time pressures, lack of control over tasks, conflicts with colleagues, and job insecurity (Quick & Tetrick, 2011). Chronic job stress can lead to burnout, reduced job satisfaction, and negative impacts on both physical and mental health, often resulting in higher absenteeism and turnover rates (Schaufeli & Peeters, 2000). To address these issues, organizations can improve job design, offer social support, promote work-life balance, and implement effective stress management programs (Danna & Griffin, 1999).

Work-life balance refers to the harmony individuals strive to achieve between their professional obligations and personal interests. It efficiently allocating time and energy to fulfill work requirements while also tending to personal aspects like family, hobbies, and self-improvement (Greenhaus & Powell, 2006). Achieving a healthy balance between work and personal life is crucial for enhancing job satisfaction. When employees feel they can effectively manage both aspects, it reduces stress and promotes overall well-being (Greenhaus & Beutell, 1985). Supportive work environments that encourage work-life

balance contribute to employees feeling valued and committed to their jobs (Allen et al., 2000). Conversely, when work demands infringe on personal time, it can lead to dissatisfaction, burnout, and decreased productivity (Frone, Russell, & Cooper, 1992).

Perceived organizational commitment refers to employees' belief in and dedication to their organization's goals and values, along with their willingness to invest effort in its success. This emotional bond plays a crucial role in influencing job satisfaction because it directly impacts how fulfilled and valued employees feel in their roles. When employees are committed, they are more motivated to contribute positively to the organization, which enhances their overall job satisfaction (Meyer & Allen, 1991; Meyer et al., 2002). Organizations can cultivate commitment by fostering a supportive work environment, promoting a clear organizational mission, and providing opportunities for employees to make meaningful contributions to the organization's objectives. This approach not only enhances job satisfaction but also fosters a more engaged and productive workforce.

Working hours are typically defined as the specific periods during a day or week when employees are required to be present at their workplace and actively engaged in their job duties. Hours can vary depending on the employer, industry, and country, but they are usually established to ensure that employees fulfill their job responsibilities and to regulate labor practices. In Nepal, standard working hours is set as 8 hours a day and 48 hours a week as per section 28 of Labor Act, 2074. Sec 19(2) states that the maximum overtime is 4 hours a day and 20 hours a week but as per sec 30 of the new act, the maximum overtime has been increased to 24 hours a week from 20 hours a week. If an employer makes labor work without providing substitute leave, it will be considered as overtime work, according to Section 42. No employer shall compel a labor to work more than the hours set forth in sub-section (1) of Section 28. Overtime wages continue to be calculated at one and a half times the worker's ordinary wage rate, as mentioned in section 31. Long working hours can be defined as a situation where individuals engage in paid work for duration that exceeds the standard or norm prevalent in a specific country or industry.

The history of the banking sector in Nepal dates back to 1937 with the establishment of the first commercial bank, Nepal Bank Ltd., jointly owned by the government and the general public. Nepal Rastra Bank (NRB), the Central Bank of Nepal, was established 19 years after the initiation of Nepal Bank Ltd. As per NRB circular published in 2017,

commercial banks are expected to operate Saturday counters in many parts of the country. Over the past five years, the number of evening counters operated by commercial banks in Nepal has increased. The Nepal Rastra Bank Employees Bylaws 2076 stipulate that employees are entitled to overtime wages if they work during holidays or beyond contracted hours, with rates varying depending on the circumstances. Management level employees are exempt from receiving overtime wages for long hour work. The NRB aims to maximize customer satisfaction by increasing the number of service days provided by banks and promoting healthy competition in the market. However, long working hours can negatively impact employees' satisfaction and may result in their intention to switch to other sectors.

The banking sector in Nepal is considered a lucrative workplace for job seekers, and many young students aspire to join banking jobs after graduation. Despite the appeal of banking careers, employees face challenges related to long working hours, routine tasks, competition, and high stress levels (Muzhumathi & Rani, 2012). The perception of long working hours can influence employee attitudes towards work-life balance, commitment to the organization, organizational culture, and occupational injuries. In the last decade, the banking sector of Nepal has experienced a noticeable increase in long working hours, a trend observed not only in less developed economies but also in developed and developing economies (Jovanovic, 2008).

1.2 Statement of Problem

The thesis aims to explore the perception of long working hours among bank employees and its impact on various aspects of their professional and personal lives. The study seeks to understand how bank employees perceive and experience extended work hours, including their attitudes, beliefs, and emotions related to the phenomenon. The research will investigate how job stress, perceived commitment to the organization, work-life balance, and demographic factors like age, gender, education, and tenure impact how satisfied employees feel with their jobs. These factors interact in different ways depending on individual characteristics, affecting overall happiness and fulfillment at work. The goal is to understand these relationships better so organizations can develop strategies that improve employee satisfaction and well-being.

Research Questions

- What is the relationship between job satisfaction and employee's demographic characteristics?
- What is the relationship of Job stress and job satisfaction in the employees?
- What is the relationship of work life balance contributing to job satisfaction in the employees?
- How bank employees perceive control over time and how it is related to job satisfaction?

1.3 Objectives of the study

- To identify the relationship between job satisfaction and employee's demographic characteristics
- To understand the relationship between job stress and job satisfaction.
- To analyze the relationship of work-life balance and job satisfaction.
- To determine the effect of perceived control over time on job satisfaction.

1.4 Research Hypothesis

The hypotheses to be tested based on the objectives of the study are as follows:

Ho1: Demographic variables do not have an impact on Employees' job satisfaction.

Ho2: There is no significant relationship between job stress and Employees' job satisfaction.

Ho3: There is no significant relationship between work-life balance and Employees' job satisfaction

Ho4: Perceived control over time has no effect on job satisfaction.

1.5 Rationale of the Study

Banking jobs are considered as the privilege jobs in context of Nepal but the bankers are in the verse of stress due to various job stressors which ultimately leads them to be dissatisfied with their work and cannot maintain work life balance. This study analyses one of the job stressors i.e. long working hours, how the employee perceives this kind of environment, its impact and consequences. It helps to clearly understand how bank employees in Nepal feel about working long hours in commercial banks, which can be valuable for improving their work conditions. By understanding employees' views on long working hours, banks can make changes to support their well-being and work-life balance.

Hence, the findings can help make employees more engaged, productive, and satisfied with their jobs, creating a healthier and more supportive work environment. Understanding how working hours' influence productivity and job satisfaction can help make informed decisions about work-hour policies, resulting in a more engaged and dedicated workforce. On other hand, policymakers can use this data to make decisions that benefit both employees and employers for the better banking industry. Additionally, this study may generate new ideas which are helpful for overall banking industry and provide the recommendations to investors, customers, and industry associations and all the related stakeholders.

1.6 Limitation of the Study

The limitations of the study are as follows:

- Sample size of the study is limited due to which results and conclusion can cover the broad spectrum.
- The result and conclusion is purely based on the primary data collection of the respondents of few commercial banks through questionnaire.
- The study concentrated on few factors that are commonly experienced by employees in the banking sector, such as job stress, work-life balance, job satisfaction and perceived control over time.
- The study only focuses on a specific time frame or period, which can be determined, based on the available data or the research objectives. The communication gap persists when there are time and situation constraints

- The study only focuses on employees working in banks in Nepal, excluding employees from other types of financial institutions or organizations outside the banking sector.
- The study conducted may have some error as nothing is 100% valid.

CHAPTER II

LITERATURE REVIEW

2.1 Review of Related Literature

Review of literature is the detail study of research studies, related literatures or any published article for the conduction of research. The past theories, finding and the research gap is identified. This section consists of related research studies done by various researchers and intellects. The literature review with the summarized version of the research studies related to the perception of long working hours in real working scenario. The knowledge and ideas are extracted and based on the past research and studies, the objectives, hypothesis and theoretical frameworks are developed.

According to Ashfaq (2013), work-life conflict and work overload have an impact on employee performance since the banking industry's long working hours make it difficult for employees to manage their time for their families and personal lives. Actualizing techniques (such employment sharing and assignment partitioning) can improve representative performance. Workers will feel more relaxed and be able to function more effectively in the workplace if they separate their work from other responsibilities

Smith et al. (2017) conducted a longitudinal study across various industries, revealing a negative correlation between job stress levels and subsequent job satisfaction scores. They highlighted organizational factors exacerbating or mitigating job stress impacts. He found that as job stress levels increased among employees, their levels of job satisfaction tended to decrease. This negative correlation underscored the detrimental effect that job stress can have on employees' overall satisfaction with their work.

Lee and Smith (2019) analyzed data from various fields and found that working longer hours is linked to lower job satisfaction. They noted that employees who work extra hours tend to feel more tired, find it harder to balance work and personal life, and experience increased stress. This overall leads to less satisfaction with their jobs. The study suggests that organizations should focus on managing workloads and adopting policies that support reasonable working hours to boost employee happiness and job satisfaction.

The study conducted by Park et al. (2012) focused on the three major ways to describe long working hours as those hours more than standard hours, maximum hours beyond undesirable consequences on workers and hours surpassing those which workers prefer to work. The study is not similar to major researches in the past as it has elaborated the positive sides of long working works in many countries as employees are not always bound to stay at work. Long hours are considered negative or dissatisfying or causing stress to employees if they are put into an undesirable situation.

According to Rizwan (2014), several associations, especially in banks, have overworked their representatives, who have a practice of remaining in the office past closing time. It has identified the negative consequences of the pressurized working environment. All things considered, if the burden is too much, it is crucial that the associations hire more qualified workers in order to serve their representatives' interests and allow them to live peaceful, stress-free lives.

A study done by Worrall & Cooper in 2001 looked at why people were working long hours. They found out that this was mainly because companies wanted to save money, so managers had to do more work because some jobs were gone. This made managers really busy, and their work life mixed up with their personal life because of things like laptops and emails. The study also discovered that managers who worked more than they were supposed to had problems. They felt more tired, their health got worse, and they had less time for friends and family. Even though they knew this was bad, they still kept working too much. This research demonstrated how work and personal life combined for managers and how it was hard for them to balance.

In 2014, the research conducted by J. Kodz and their team concluded that employees became more dissatisfied with their working hours the more they worked. This was particularly noticeable among women, managers, and professionals. The study found that working long hours, defined as over 48 hours per week, was most common among men, middle-aged individuals, highly qualified employees, managers, professionals, and those engaged in craft-related and machine-operating occupations in the United Kingdom. The analysis of working hours and pay patterns revealed a trend: managers and professionals in well-paying positions tended to work extended hours. A significant connection existed between past overtime work and current earnings. This correlation indirectly supported

the idea that individuals in these roles opted for longer work hours to secure higher earnings in the future.

Chen, Li & Yang (2020) emphasized the negative impacts of extended work hours, including health issues, conflicts between work and personal life, and reduced job performance. While the effects of long working hours on work-related matters have been widely explored, their study sheds light on the less-studied area of social outcomes. Employees who frequently work overtime or handle heavy workloads are often valued by employers. Analyzing data from 400 Chinese employees using the China Labor-Force Dynamics Survey (CLD), the researchers discovered individuals who engaged in weekday overtime work faced difficulties integrating into society and those who strongly believed in fairness were more inclined to view a busy and overworked lifestyle as a positive symbol of social status.

J. Kodz(2014) concluded that the more hours' people worked, the more likely they were to feel unhappy with their work hours, especially true for women, managers, and professionals. Working long hours, which means over 48 hours a week, was most common among men, middle-aged individuals, highly educated employees, managers, professionals, and those in craft and related jobs, and also in plant and machine work in the United Kingdom. When they looked at working long hours and pay, they noticed that managers and professionals in well-paying jobs tended to work long hours. Among these groups, they found a clear connection between working a lot of overtime in the past and making more money now and finally suggested that people in these jobs might choose to work long hours to earn more in the future.

Anxo&Karlsson (2019), revealed that the skill level of workers played a role in overtime patterns. Skilled workers were more inclined to work extra hours and for longer periods. The impact of paid overtime also varied: low-skilled workers were more likely to report paid overtime, especially in Turkey. Additionally, working on weekends and during the night was linked to more frequent and longer overtime. The study also highlighted that in the EU28, having long work hours or unusual schedules had a negative connection with achieving a good balance between work and personal life, job satisfaction, and overall well-being. Hence, the research indicated that individuals who preferred to reduce their working hours tended to have longer work hours, all other factors being equal.

Sanders & Emmerik (2005) examined the relationship between employees' preferred work hours and their emotional attachment to their workplaces. The researchers discovered that individuals who desired fewer hours of work tended to demonstrate lower emotional commitment to their jobs, while those who voluntarily extended their work hours displayed a stronger sense of attachment. The study underscored the managerial significance of harmonizing employees' desired work hours with their actual schedules to bolster commitment. To this end, managers were advised to aid employees in achieving this alignment by accommodating reduced work hours or introducing greater scheduling flexibility, thereby nurturing a heightened sense of commitment among the workforce.

According to the study conducted by Mahmood et al. (2019), the reasons behind employees working overtime in the university context were attributed to a shortage of staff. The researchers identified a strong correlation between employees' productivity and various factors such as wages, work environment, health, job content, and IT skills. In contrast, factors like work arrangement and job stress showed a weaker connection to productivity. The study revealed that employees were dissatisfied with the work arrangement due to frequent schedule changes aimed at preventing interference caused by overtime. Concerns about not receiving proper overtime payment led employees to avoid taking on extra hours, and the delayed payment resulted in intentionally unfinished tasks. Overtime work, often taking place in the evening, contributed to increased stress levels. This stress not only had detrimental effects on employees but also on the university. Although the university provided a healthy work environment, it was unable to fully mitigate the negative impact of work-related pressure on employees' overall well-being.

Man & Ling (2014) determined the several factors such as wages, job arrangements, job tasks, and skills related to technology, work environment, personal well-being, and stress levels were linked to both working hours and productivity. These elements played a significant role in influencing employees' productivity levels. Additionally, the study emphasized that other crucial factors also contributed to enhancing employees' productivity and were interconnected in this relationship. This highlighted the importance for management to pay attention to these factors, as disregarding them could have a detrimental impact on employee productivity.

A. Spurgeon, J. M. Harrington, & C. L. Cooper (1997) conducted a comprehensive examination of the effects of extended work hours on health and safety. Through their

analysis, significant concerns related to prolonged work hours were unveiled. These encompassed various physical and mental health issues arising from excessive work duration. The study determined the critical link between extended work hours and the degradation of well-being, identifying potential risks such as fatigue, stress, and adverse impacts on overall health. A deeper understanding of the potential health and safety challenges linked to prolonged working hours, thus emphasizing the need to address this issue for the sake of employees' well-being and overall occupational health were demonstrated.

Chok et al. (2011) conducted a study in Korea that revealed a significant portion of employees, about 0.29, worked more than 52 hours a week. Men tended to work longer hours than women, and older employees had the highest proportion of extended work hours. The study also found that employees with lower education levels, lower and middle incomes, working in service and sales sectors, and having temporary contracts had the highest rates of working beyond 52 hours a week. Among specific occupations, 0.42 of service and sales workers exceeded the 52-hour limit. Shift workers and those with limited job control also had a higher likelihood of working long hours. Unhealthy habits were associated with longer working hours, with 0.34 of smokers and 0.33 of risky alcohol consumers working more than 52 hours per week. The study highlighted the potential negative impact of longer working hours on health due to prolonged exposure to unfavorable work conditions. Additionally, the combination of extended work hours and job-related stressors could have a compounded negative effect on overall well-being.

Dembe (2008) emphasized the correlation between extended work hours and irregular shifts with an increased likelihood of workplace injuries and errors made by employees. These errors, in turn, posed a tangible risk to public safety.. Particularly in the United States, there was a deficiency in comprehensive laws that directly addressed the formulation of work schedules and the permissible limit of working hours. This disjunction between substantiated research findings and the lack of comprehensive legal frameworks underscored the ethical dimensions surrounding employee well-being, workplace safety, and the broader societal implications arising from the absence of robust legislative measures in this domain.

Kelly and colleagues (2014) explored an important aspect observed in previous research concerning extended working hours within organizations. They found that the reasons for

this phenomenon aren't just one-sided; rather, it's a result of a complex mix of various factors like common practices, interactions, expectations, rules, and ways of rewarding that all support the idea of being an 'ideal worker.' For instance, a study by Perlow (1999) highlighted the concept of a 'time famine,' showing how different things are interconnected: (a) how people work together, (b) the timing of work, and (c) the social rules and values related to work. These factors all loop together, causing a cycle where people keep interrupting each other, which slows down work, makes working hours longer, and leaves everyone feeling like there's not enough time. This continuous cycle creates a situation where working hours become stretched due to the feeling of time scarcity.

Lbertsen et.al (2008) presented the findings indicating that part-time employment is linked to a more favorable work-life balance, particularly among women. The results pointed to the absence of a similar association among men, a finding potentially influenced by the lower prevalence of men opting for part-time work and the diverse motivations behind this choice compared to women. The study emphasized the potential benefits of expanding part-time work opportunities, especially for specific demographic groups such as parents with young children, single parents, elderly individuals, and those with disabilities. The continued reality that women, in many societies, continue to shoulder the primary responsibility for childcare and household chores, rendering their work-life balance more susceptible to disruption from long working hours compared to men. To foster an improved equilibrium between work and personal life, the study advocated for a more equitable division of household labor and paid work between genders, a move deemed crucial for achieving a more harmonious and satisfying life overall.

According to Ng and Feldman (2008), "younger workers often prioritize career advancement and skill development, whereas older workers place greater emphasis on job security and work-life balance". Younger employees often prioritize career advancement opportunities and feedback, seeking roles that offer growth and skill development. On the other hand, older workers tend to prioritize job security and work-life balance, valuing stability and the ability to balance work commitments with personal life responsibilities.

The research conducted by Dembe and his team in 2001 provided insights into the relationship between long working hours and occupational risks. Contrary to a common

assumption that jobs with extended work hours might be riskier due to their association with hazardous industries or occupations, the study suggested that this connection isn't straightforward. In other words, it's not just because these jobs are often found in industries with inherent dangers that they become more hazardous. The risks of long working hours aren't solely dependent on the demographic characteristics of the employees who work those schedules. This implies that it's not primarily about the specific traits of the workers (such as their age, gender, or background) that make these jobs more risky. Hence, impact of long work hours on occupational risks is more intricate than just a matter of where these jobs are located or who is performing them.

Lewis & Taylor (2004) highlighted that the culture within organizations is deeply rooted in fundamental and ingrained beliefs that revolve around several key aspects, namely gender roles, the essence of work, and the archetype of the ideal employee. These beliefs, stemming from broader societal norms and values, often remain unspoken or even subconscious, making them resistant to being directly challenged or altered. Cultural elements are grounded in societal constructs and expectations, particularly regarding gender roles. For instance, traditional ideas about the roles of men and women in the workplace can subtly shape how tasks, responsibilities, and opportunities are distributed.

Holy et al. (2012) examined how the number of hours people work impacts their balance between work and personal life, as well as their job satisfaction. This balance is different for each person and relates to how content they are with their job and their life outside of work, like their family and free time. So, when this balance is good, it leads to higher satisfaction. People have different opinions about their jobs and how they affect their work-life balance. There is a link between how much people work and how balanced they feel very important for companies and how they make rules about their employees. A big reason why people want to work fewer hours is because they can work from home. Those who regularly work from home really want to work less, and it might be because their bosses can't easily see how well they're doing but alternatively, a flexible working hour doesn't make people as happy as having fixed hours.

Collewet and Sauermann (2017) discovered that a 1 percent increase in effective working time resulted in a 0.9 percent rise in the number of calls answered. There seemed a diminishing return in productivity associated with longer hours, possibly due to fatigue experienced by call center agents. The call center work environment found to be

strenuous, with fatigue setting in relatively early, especially given that the agents in their sample worked an average of 4.6 effective hours per day. If call center agents were to work full-time hours, it's likely that the fatigue effects would be even more pronounced. Hence, the broader body of research on the relationship between working hours and productivity consistently identifies diminishing returns as additional hours are worked.

Genda et al. (2015) found that the number of hours people worked had a big impact on how much work they got done in many countries. When it comes to jobs in manufacturing, there used to be a difference in how long white-collar (office) workers and blue-collar (manual labor) workers worked. Back in 1988, white-collar workers actually worked more hours than blue-collar workers, but things have changed since then.

Robinson et al. (1994) found that employees tended to adjust their own actions at work when they felt powerless to change how their employers treated them. This adjustment was seen as a way to restore a sense of fairness. Additionally, when employees believed their workplace was unfair in the past, they generally reported lower job satisfaction, a higher likelihood of wanting to quit, decreased job performance, reduced willingness to help colleagues, and diminished desire to stay with their organization. Hence, employees often responded to perceived workplace unfairness by altering their own behavior.

Mahmood et al. (2019) found that overtime in the university was mainly due to staff shortages. They discovered a strong connection between employee productivity and factors like wages, work environment, health, job content, and IT skills. On the other hand, factors such as work arrangement and job satisfaction showed a weaker relationship with productivity. Employees were dissatisfied with schedule changes aimed at avoiding conflicts with overtime but were often reluctant to work overtime due to concerns about payment delays. Evening overtime hours contributed to increased stress among employees, affecting both their well-being and the university, despite efforts to maintain a healthy work environment.

The perception of employees regarding long working hours in commercial banks in Nepal can be evaluated through various studies analyzing the impact of extended work hours on job satisfaction, work-life balance, and overall well-being. Hsu et al. (2019) conducted research that emphasized a significant association between long working hours and increased occupational stress, which, in turn, affects employees' work-life balance and job satisfaction. In their study involving 369 respondents from the banking and high-tech industries, it was

revealed that excessive working hours lead to higher levels of occupational stress and reduced work-life balance. The research also indicated that the perceived control over time could help alleviate some adverse effects of long working hours, underscoring the importance of flexible work arrangements. These findings are particularly relevant to the banking sector in Nepal, where employees often contend with extended work hours, leading to stress and potential burnout. To address these challenges, implementing policy changes and promoting effective time management practices could enhance employee satisfaction and well-being in commercial banks.

Victor and Thavakumar(2013) categorized the antecedents of Work-Family Conflict (WFC) into two main groups. The first group encompassed personal characteristics, such as personalities, self-esteem, age, gender, and marital status. The second group focused on characteristics related to the work and family domains, including factors such as women's active participation in the workforce, the presence and number of small children at home, the flexibility of work schedules, the total number of hours worked, and various work-related stressors and environmental factors. Hence, the study identifies the diverse factors contributing to the phenomenon of WFC.

Man and Ling (2014) found that working hours and productivity were linked to factors such as wages, working arrangements, job content, information technology skills, working environment, personal health, stress, and job satisfaction. working hours and productivity were closely associated with variables including wages, working arrangements, job content, information technology skills, working environment, personal health, stress levels, and job satisfaction. The research emphasized the importance of other factors in enhancing employee productivity, indicating that management should consider these factors seriously.

2.2 Research Gap

There is a noticeable research gap regarding the effects of long working hours, particularly in the context of Nepal. Various researcheshave been conducted on this topic in various parts of the world but can be different according to the external as well as internal factors.Prior researches have consistently indicated that extended work hours can have detrimental effects on individual health, result in work-family conflicts, and diminish overall job performance. However, studies were carried out across diverse

countries and occupations, rather than concentrating specifically on the banking industry. There is a need to investigate how these new work environments influence the relationships between long working hours, job stress, organizational commitment, and job satisfaction as it has degraded the mental, physical and social health of employees.

Banking jobs are considered as prestigious job but in recent times, bank employees are in the verse of stress and pressure due to various consequences, and one of them is long working hours. It is seen that most of the bank employees are not able to balance the personal and professional life which in turn lead to maximum frustration and situation out of hand. The study focuses on the commercial bank employees who tend to work long hours as previous researches lack the Nepalese context, diverse geographic and demographic working conditions. In the study by Ya-Yuan Hsu et al (2019), the long hours significantly add the negative impact on the employees and this study analyses the degree of perception of the employees on long working hour's Nepalese banking industry in recent time. Overtime is paid in the international working condition but in Nepal, there are only few organizations that pay for the extended hours of devotion which can generate more dissatisfaction.

Hence, this study identifies the current perceptions of Nepalese bank employees in relation to long working hours, which can be valuable for both researchers and practitioners in understanding the dynamics of the workforce in Nepal's banking industry.

CHAPTER III

RESEARCH METHODOLOGY

Research Methodology is the systematic procedure to achieve the research objective by undergoing sequential activities i.e. research design, nature and sources of data, data collection procedure and tools & techniques of analysis. It encompasses the entire process of conducting research, from defining the research problem and selecting appropriate methods to collecting and analyzing data, drawing conclusions, and reporting findings.

3.1. Research design

Research design refers to the overall plan or strategy that a researcher uses to conduct a research study. It outlines the systematic approach to collecting and analyzing data in order to address specific research questions or objectives. Research design is the systematic plan and structure that researchers create to guide the collection, analysis, and interpretation of data in a research study, serving as the blueprint for the entire research process (Trochim & Donnelly, 2008). The research is designed with the identification of factors of factors influence bank employees' opinions about working long hours which is applicable in the banking scenario of Nepali Commercial bank.

Descriptive and correlational research design was used in the study to design and collect the data. Employee's perception towards the long working hours was examined with the help of correlation in accordance to the research objectives and research questions.

Descriptive research involves gathering data to address inquiries about the current state or condition of the study's subjects. The primary purpose of descriptive statistics is to depict information or data using numerical representations (such as creating numeric representations of the data). Descriptive research design is a scientific approach that entails observing and delineating the behavior of subjects without exerting any influence on them. (Mugenda and Mugenda, 1999)

The structured questionnaire was developed and distributed to analyze the perception of the employee towards the long working hour on the basis of various variables namely job stress, work life balance, job satisfaction and perceived control over time in accordance with the moderating variables namely age, gender, designation, job experience and working hour.

3.2 Population and Sampling procedure

The population in research refers to the complete set of individuals, events, or objects of interest that the researcher aims to study. In the context of this study, the population consists of all twenty commercial banks in Nepal and sample size, on the other hand, is a portion or subset of this population. It is composed of specific members chosen from the entire population for the purpose of the research. Sampling allows researchers to draw conclusions and make inferences about the entire population by studying a smaller, more manageable group.

Only few commercial banks were chosen for the survey procedures with the convenience sampling method. The major respondents are the employees of Citizens Bank International Limited (CZBIL), SanimaBnak, Global IME Bank, NIC Asia Bank inside Kathmandu valley. The major sample were generalized and limited to only those four commercial banks. Sample size of 175 was taken for the research.

The sampling method in this study follows non-probability sampling method as it is more cost effective and faster. Respondents from different private commercial banks of Kathmandu were surveyed. Accordingly, purposive sampling design was used for the study. Specifically, study follows random sampling techniques. Table 3 highlights the major minimum criteria which were required for the selection of sample for the research project.

Table 1

Sample selection criteria

S.N.	Sample Selection Criteria
1	Banks having establishment history of over 10 years
2	Banks having minimum 1000 employees
3	"A" category commercial banks inside Kathmandu valley

3.3 Nature and sources of data collection

The research is basic research with the quantitative nature for broadening the knowledge base. The research questions are answered by the bank employees with help of responses

through questionnaires. Although the research is basic, the finding may be useful in the policy making process of commercial banks as the research is in the context of the commercial banks of the Kathmandu valley.

According to the Nepal Rastra Bank supervision report 2020/2021 commercial banks have employed 44,605 individuals as of mid-July 2021. The numbers of staff working in three public banks were 7100 and the private bank employs 37,505 persons.

Sources of data

The sources of the data are both primary and secondary sources but there is the dominance of primary data as the questionnaires were to be filled by the bank employees.

Primary Sources

The primary sources are the employees of the banks who respond to the questionnaires and the employers who discussed about the working environment of the commercial banks.

Secondary Sources

The secondary sources include the reviews, journal articles, books and internet which assisted the entire study.

3.4 Method of Analysis

The research employed a survey method, whereby well-structured questionnaire was created using Google Forms and Microsoft Word maintaining the same format and were disseminated to employees of commercial banks via email and social networking platforms. The questionnaire consisted of two sections. The first section focused on collecting respondents' personal information, while the second section was designed in a Likert scale format which focused on the objective of the study.

Data analysis is done with the help of IBM SPSS Statistics 20 software. Besides SPSS, Microsoft Word and Microsoft Excel is frequently used for the data management and data editing of the research. Both descriptive and inferential statistics is used for data analysis.

Descriptive statistics is a branch of statistics that involves the collection, organization, summarization, and presentation of data in a meaningful and understandable way. Its primary purpose is to provide a clear and concise summary of data, making it easier to

comprehend and draw insights from. Under descriptive analysis, frequency, central tendency, means and standard deviation is used.

Inferential statistics is a branch of statistics that involves drawing conclusions, making predictions, and making inferences about a population based on data collected from a sample of that population. It goes beyond merely describing the data, as done in descriptive statistics, and aims to generalize findings from a sample to the larger population from which the sample was drawn. Inferential statistics uses various techniques and hypothesis testing to make informed judgments and inferences about parameters, relationships, and patterns in the population. Correlation and regression are used under inferential analysis. To summarize, following tools have been used to analyze data for satisfying objectives of the study.

- ✓ Descriptive analysis: frequency analysis, mean, median, standard deviation
- ✓ Inferential analysis: Correlation, Regression analysis

3.5 Reliability and Validity

In order to minimize the possibility of getting incorrect answer, attention needs to be paid to validity and reliability. So data to be used should be true and genuine. Validity refers to the degree in which our test or other measuring device is truly measured what is intended to measure (Panta, 2012). On the other hand, data are considered to be reliable when they give assurance that they are reasonably close to be truth. The role of reliability is to minimize the error.

Table 2

Test of Reliability

Variable	Cronbach's Alpha	Number of variable
Job Stress	0.828	11
Work-Life Balance	0.749	9
Job Satisfaction	0.724	10
Perceived Control over Time	0.71	7

Table 2 shows the reliability test of the variables. A general accepted rule is that α of 0.6 0.7 indicates an acceptable level of reliability, and 0.8 or greater a very good level. Since,

all the variables have Cronbach's Alpha of more than 0.7 that indicates the acceptable level of reliability.

3.6 Conceptual Framework

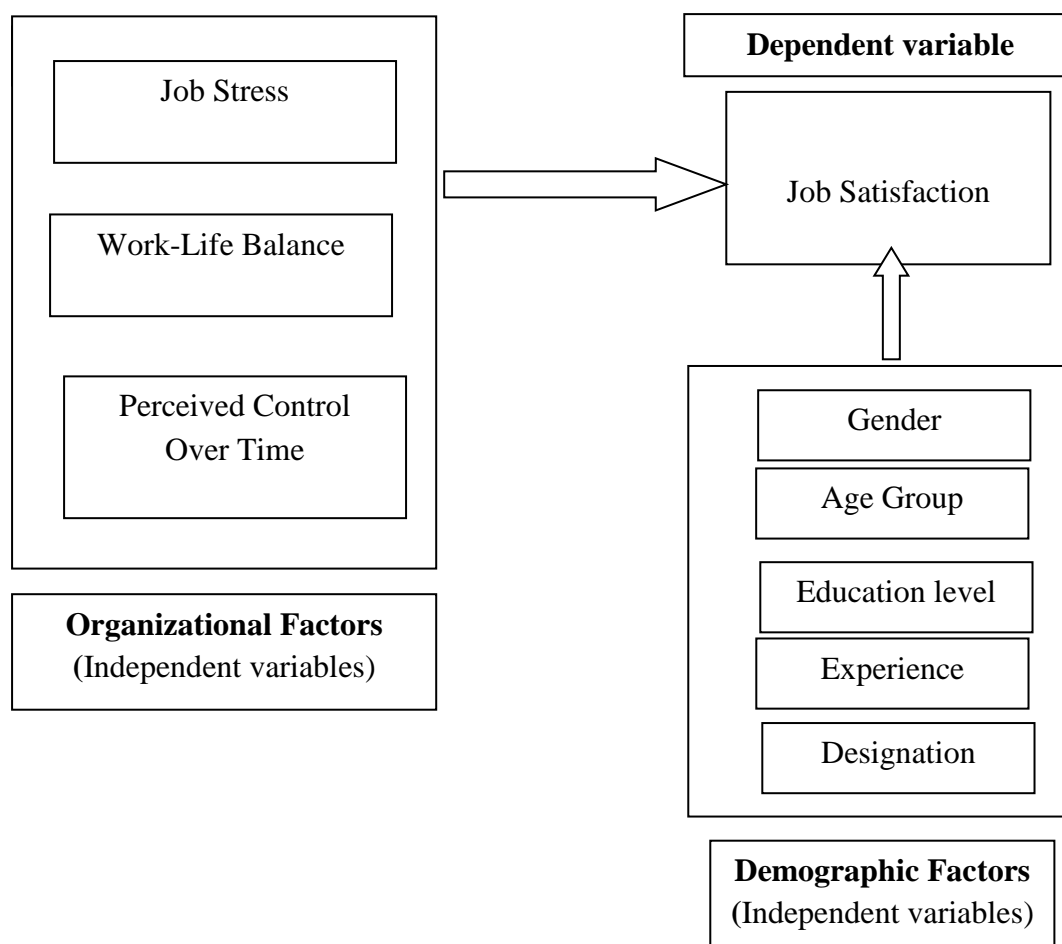


Figure 1: *Conceptual Framework*

CHAPTER IV

RESULT AND DISCUSSION

This chapter deals with the analysis and presentation of data collected from the research questionnaire. The purpose of this chapter is to analyze the data collected through research questionnaire. For the purpose of the research, questionnaire was distributed to around 200 but received response from 175 respondents working in the commercial banks of Kathmandu.

Structured questionnaire was constructed and distributed, keeping in mind the demographic variables so as to have equitable number of respondents from each demographic option. After data collection, Microsoft Excel and SPSS were used for analysis of data.

4.1 General Information of Respondents

In any study involving primary data analysis, it is essential to begin with a discussion on the profile of the respondents. Therefore, this section presents an overview of the demographic characteristics of respondents from various banks in Kathmandu valley. The demographic aspects considered in this study encompass gender, age, educational background, professional experience. The following are some of the key findings derived from the analysis of the demographic information.

Distribution by gender

The questionnaire was distributed to both male and female respondents. The objective was to determine the percentage of distribution of respondents by gender. The figure 4.1 illustrates the gender wise distribution of the respondents where majority of female respondents were seen higher than male respondents.

Table 3

Gender wise distribution of the respondents

Gender	N	%
Female	70	40.00%
Male	105	60.00%

Table 3 illustration shows the gender wise distribution of the respondents. It is observed from the table out of 175 respondents 70 respondents (40 percent) are female and the remaining 105 respondents (70 percent) are female. The composition of male members in the sample is found high as majority of female respondents who work in private commercial banks.

Distribution by age group

In this study, the respondents were classified according to age groups. The highest number of respondents was from age group 31-40 years and the lowest number of respondents was from age group 41 and above.

Table 4

Age wise distribution of the respondents

Age	N	%
20-30	63	36.00%
31-40	89	50.90%
41-Above	23	13.10%

Table 4 shows the number of bank employees from the different age groups who participated in this survey. The data collected from employees from bank reveals that out of 175 respondents 36% were from age group 20-30 years, 50.9% were from age group 31-40years and 13.1% were from age group 41 and above. From above table it is inferred that majority of respondent falls under the age group of 31-40 years.

Distribution by educational qualification

The study respondents were classified according to educational qualification. The majority of the respondents from educational qualification distribution is Graduate followed by Post Graduate and Undergraduate

Table 5

Education level wise distribution of the respondents

Education	N	%
Graduate	120	68.60%
Post Graduate	48	27.40%
Under Graduate	7	4%

The table 5 shows the education level of respondent employees. It is found that among 175 respondents 68.6% have completed their graduate level, 27.4% have completed post graduate and 7% are under graduate. This shows there are very few employees who have completed under graduate and major population of employees completed graduate degree.

Distribution by designation

Table 6

Designation wise distribution of the respondents

Designation	N	%
Assistant level	107	61.10%
Managerial level	17	9.70%
Officer level	51	29.10%

The table 6 illustration presents the designation level of the respondents. It is observed that 107 respondents (61.1 percent) belong to the assistant level; 17 respondents (9.7 percent) belong to managerial level and 51 respondents (29.1 percent) belong to officer level. The study found that majority of the respondents belongs to assistant level.

Distribution by working experience

Table 7

Work Experience wise distribution of the respondents

Work Experience	N	%
1-5 years	51	29.10%
5-10 years	82	46.90%
10 years and above	31	17.70%

Table 7 presents the organization of the respondents. It is observed that 11 respondents (6.3 percent) have below 1 year of experience; 51 respondents (29.1 percent) has 1 – 5 years of experience, 82 respondents (46.9 percent) has 5 –10 years of experience and 31 respondents (17.7 percent) has 10 years and above of experience.

Distribution by Working Hour

Our major concern of this research is working hour. The research has categorized working hour in two parts.

The answer to the structured question “Whatisyoureveryday work hours?” with the option 6 – 7 hours , 8 hours and More than 8 hours.100% of the respondents work more than 8 hours which can be concluded with cent percent result about the scenario in banks. This clearly indicates the actual situation of long working hour in Nepalese commercial banks.

Mean calculation

The mean score for each statement shows how much people generally agreed or disagreed with that specific statement. It's a way to summarize the overall feeling or perception about each aspect of their job among the respondents. High and low mean statements can be interpreted to address employee stress, improve job satisfaction, and foster a healthier work environment

High Mean

A statement with a high mean score (closer to the upper limit of the scale, often above 4 on a scale of 1 to 5) indicates strong agreement among respondents. This suggests that a significant portion of the respondents perceive the statement's content to be true or accurate for them.

Low Mean

A statement with a low mean score (closer to the lower limit of the scale, often below 3 on a scale of 1 to 5) indicates weaker agreement among respondents. This suggests that fewer respondents feel that the statement accurately describes their situation or perception.

Table 8

Job stress

Statements	N	Mean
I have a lot of work and fear that very little time to-do it	175	4.01
I feel so burdened that even a day without work seems bad	175	4.09
I feel that I never take a leave	175	3.89
Many people at my office are tired of the company demand	175	3.95
My job makes me nervous	175	3.81
The effect of my job on me is too high	175	4.26
Many a times my job becomes a big burden	175	4.01
Sometimes when I think about my job I get a tight feeling in my chest	175	3.98
I feel bad when I take a leave	175	3.65
I find it hard to relax at the end of a work day	175	3.98
I feel my work unimaginably stressful	175	3.89

In the job stress related statement, "The effect of my job on me is too high" has highest mean (4.26) which indicates that respondents strongly agree that their job has a significant impact on them and statement "I feel bad when I take a leave" has lowest mean (3.65) but indicates that respondents are agree with statement. Which mean that employees perceive to not take leave due to work load or work stress?

Table 9 shows data regarding work life balance. In the worklife balance related statement, "Put personal life on hold for work" has highest mean (3.93) which indicates that respondents strongly agree that they often prioritize work over their personal life to the extent of putting personal plans or activities on hold and statement "I manage personal and professional and family life" has lowest mean (2.0286) indicates that respondents do not feel they effectively manage their personal, professional, and family lives.

Table 9

Work life balance

Statements	N	Mean
I have difficulty balancing my work and other activities	175	3.83
Personal life suffers because of work	175	3.87
Job makes personal life difficult	175	3.90
Neglect personal needs because of work	175	3.89
Put personal life on hold for work	175	3.93
Recoding manage personal and professional and family life	175	2.03
Recode I can deal with the situation	175	2.23
Recode equally content	175	2.37
Recode I am able to balance time at work and other activities	175	2.05

Table 10

Job satisfaction

Statements	N	Mean
My job in this organization has met my expectations	175	1.72
Overall I am pleased with my work	175	2.26
My current work situation is not a major source of frustration in my life	175	2.86
I am satisfied with the communication between the immediate supervisor	175	3.74
I am satisfied with the available opportunities for improving my skills	175	2.34
I am satisfied with the training opportunities at work in general	175	2.3
I am satisfied with the working environment at work	175	2.25
My pay is fair for the work I perform	175	1.63
My job provides me with the sense of meaning and purpose	175	2.26
I believe my job is secure	175	2.26

Table 10 represents the job satisfaction related statements. In the job satisfaction related statement, I am satisfied with the communication between the immediate supervisor and me has highest mean (3.75) which indicates that respondents are satisfied with the communication between themselves and their immediate supervisors along with a positive perception of communication effectiveness within the organizational hierarchy and “My pay is fair for the work I perform” has lowest mean (1.63) indicates that do not

feel that their pay is fair relative to the work they perform and has a significant dissatisfaction or perceived inequity in compensation among the surveyed individuals.

Table 11

Perceived control over time

Statements	N	Mean
I find it difficult to keep to my schedule because other stake me away from my work	175	3.83
I often have little control of what is happening at work	175	3.81
I work under acute pressure to meet deadline sort to perform	175	3.89
I get instructed to produce a precise number of items provide a certain minimum	175	3.73
I feel in control of my time	175	2.11
I feel that I have my work under control	175	2.19
I feel confident in that I am able to complete my work on time	175	2.23

“I work under acute pressure to meet deadlines or perform” has the highest mean (3.89) which indicates that respondents feel significant pressure at work to meet deadlines or perform tasks and there is perception of high stress and urgency in the workplace, potentially impacting job satisfaction and stress levels among employees whereas “I feel in control of my time” has the lowest mean (2.1143) which indicates that respondent do not feel that they have good control over their time. Employees lack autonomy ultimately creating stress and frustration and in turn leading to inefficiencies.

4.2 Correlation analysis

A correlation is a statistical bivariate analysis that measures the strength of relationship between two quantitative variables. A Pearson's correlation is used here to find a linear relationship between variables. Correlation is a more concise (single value) summary of the relationship between two variables than regression. In result, many pair wise correlations can be viewed together at the same time in one table. It shows the relationship between two variables in which both variables move in tandem or in the opposite direction or have no relation.

Table 12

Correlation matrix among variables

Variables	Satisfaction	Job stress	Work life balance	Perceived control
Satisfaction	1	-.482**	.600**	.613**
Jobstress		1	-.607**	-.554**
Work life balance			1	.664**
Perceived control over time				1

** . Correlation is significant at the 0.01 level (2-tailed).

Table 12 exhibits the pearson correlation matrix between the variables. The correlation coefficient range is -1 to +1. In which +1 means Perfect positive correlation,-1 means Perfect negative correlation and 0 means No correlation. The relationship between the variables is significant at 0.01(Highly statistically significant) and 0.05 (Statistically significant) significance level.

There is a significant negative correlation between job satisfaction and job stress. As job stress increases, job satisfaction decreases. There is a significant positive correlation between job satisfaction and work-life balance. Better work-life balance is associated with higher job satisfaction. There is a significant positive correlation between job satisfaction and perceived control over time. Greater perceived control over time is associated with higher job satisfaction.

According to above correlation table there is a significant negative correlation between job stress and work-life balance. Higher job stress is associated with poorer work-life balance. There is a significant negative correlation between job stress and perceived control over time. Higher job stress is associated with lower perceived control over time. and there is a significant positive correlation between work-life balance and perceived control over time. Better work-life balance is associated with greater perceived control over time

Hypothesis Testing with respect to demographic variables

The hypothesis that has been stated for the study is tested in this section. The hypothesis is based on the relationship of the direct variables and the independent variable.

Employees' job satisfaction with respect to Gender

The null hypothesis with respect to gender stated that there is no significant relationship between gender and employees satisfaction. One way ANOVA test was done using SPSS, to test the significance. If the p-value is less than or equal to 0.05, null hypothesis is rejected, else the null hypothesis is accepted.

Employees' job satisfaction with respect to Gender

Null Hypothesis (H_{0a}): There is no significant difference in Satisfaction between genders.

Alternative Hypothesis (H_{1a}): There is a significant difference in Satisfaction between genders.

Table 13

ANOVA test of employees' job satisfaction with respect to gender

Satisfaction	Sum of Squares	Df	Mean Square	F
Between Groups	0.019	1	0.019	0.092
Within Groups	36.389	173	0.21	
Total	36.409	174		

Given that the p-value (0.762) is greater than the 0.05 threshold, we fail to reject the null hypothesis. This result indicates that there is no statistically significant difference in satisfaction between genders. The observed differences in satisfaction levels are likely due to random variation rather than a true effect of gender on satisfaction. Therefore, we conclude that gender does not have a significant impact on satisfaction in this sample.

Employees' job satisfaction with respect to age group

Null Hypothesis (H_{0b}): There is no significant difference in SATISFACTION among different age groups.

Alternative Hypothesis (H_{1b}): There is a significant difference in SATISFACTION among different age groups.

Table 14

ANOVA test of Employees' job satisfaction with respect to age group

Satisfaction	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	0.533	2	0.266	1.277	0.281
Within Groups	35.876	172	0.209		
Total	36.409	174			

Given that the p-value (0.281) is greater than the 0.05 threshold, we fail to reject the null hypothesis. This result indicates that there is no statistically significant difference in satisfaction among the different age groups. The observed differences in satisfaction levels are likely due to random variation rather than a true effect of age group on satisfaction. Therefore, we conclude that age group does not have a significant impact on satisfaction in this sample.

Employees' satisfaction with respect to education

Null Hypothesis (H_{0c}): There is no significant difference in SATISFACTION among different education levels.

Alternative Hypothesis (H_{1c}): There is a significant difference in SATISFACTION among different education levels.

Table 15

ANOVA test of Employees' satisfaction with respect to education

Satisfaction	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	0.974	3	0.325	1.567	0.199
Within Groups	35.434	171	0.207		
Total	36.409	174			

Given that the p-value (0.199) is greater than the 0.05 threshold, we fail to reject the null hypothesis. This result indicates that there is no statistically significant difference in satisfaction among the different education levels. The observed differences in satisfaction levels are likely due to random variation rather than a true effect of education level on satisfaction. Therefore, we conclude that education level does not have a significant impact on satisfaction in this sample.

Employees Satisfaction with respect to experience

Null Hypothesis (H_0): There is no significant difference in SATISFACTION among different experience levels.

Alternative Hypothesis (H_1): There is a significant difference in SATISFACTION among different experience levels.

Table 16

ANOVA test of employees Satisfaction with respect to experience

Satisfaction	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	0.948	3	0.316	1.524	0.21
Within Groups	35.461	171	0.207		
Total	36.409	174			

Given that the p-value (0.210) is greater than the 0.05 threshold, we fail to reject the null hypothesis. This result indicates that there is no statistically significant difference in satisfaction among the different levels of experience. The observed differences in satisfaction levels are likely due to random variation rather than a true effect of experience on satisfaction. Therefore, we conclude that experience level does not have a significant impact on satisfaction in this sample.

Employees Satisfaction with respect to designation

Null Hypothesis (H_0): There is no significant difference in SATISFACTION among different designations.

Alternative Hypothesis (H_1): There is a significant difference in SATISFACTION among different designations.

Table 17

ANOVA test of employees Satisfaction with respect to designation

Satisfaction	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	0.718	2	0.359	1.731	0.18
Within Groups	35.69	172	0.208		
Total	36.409	174			

Given that the p-value (0.180) is greater than the 0.05 threshold, we fail to reject the null hypothesis. This result indicates that there is no statistically significant difference in satisfaction among the different designations. The observed differences in satisfaction levels are likely due to random variation rather than a true effect of designation on satisfaction. Therefore, we conclude that designation does not have a significant impact on satisfaction in this sample.

4.3 Regression analysis

The regression analysis was conducted to determine the combined effect of job stress, work life balance and perceived control over time (independent variables) on job satisfaction of respondents (dependent variable). The relationship among the variables is shown in table below

Table 18

Regression Coefficients

Variables	B	T	Sig.
(Constant)	1.35	3.498	<.001
Jobstress	-0.089	-1.376	0.171
Work life balance	0.291	3.657	<.001
Perceived control over time	0.34	4.535	<.001

A multivariate regression was applied to determine the combined effect of independent variable on dependent variable.

Regression model of this study was as follows

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

Using the values of the coefficients from the regression coefficient table the multiple linear regression equation takes the form of;

$$\text{SATISFACTION} = 1.350 - 0.089 \text{JOBSTRESS} + 0.291 \text{WLB} + 0.340 \text{PCOT}$$

Where Constant $\beta_0 = 1.350$ represents the expected value of SATISFACTION when all independent variables are equal to zero. The intercept is significant with a p-value <

0.001, indicating that the model predicts a non-zero satisfaction level when all predictors are zero. -0.089 Job Stress indicates that for every one unit increase in JOBSTRESS, the Satisfaction decreases by 0.089 units, holding other variables constant. 0.291WLB indicates that for every one unit increase in Work Life Balance, the Satisfaction increases by 0.291 units, holding other variables constant. 0.340 PCOT indicates that for every one unit increase in Perceived Control Over Time, the Satisfaction increases by 0.340 units, holding other variables constant.

Hypothesis testing:

Null hypothesis (H₀2): There is no significant relationship between job stress and employees' job satisfaction.

Alternative hypothesis (H₁2): There is no significant relationship between job stress and employees' job satisfaction.

The p-value (0.171) is greater than 0.05. Therefore, we fail to reject the null hypothesis (H₀2). This means that Job stress does not significantly predict Satisfaction.

Null Hypothesis (H₀3): There is no significant relationship between work-life balance and employees' job satisfaction

Alternative Hypothesis (H₁3): There is significant relationship between work-life balance and employees' job satisfaction

The p-value (< 0.001) is less than 0.05. Therefore, we reject the null hypothesis (H₀3) and accept the alternative hypothesis (H₁3). This means that Work Life Balance significantly predicts Satisfaction.

Null Hypothesis (H₀4): Perceived control over time has no effect on job satisfaction

Alternative Hypothesis (H₁4): Perceived control over time has effect on job satisfaction

The p-value (< 0.001) is less than 0.05. Therefore, we reject the null hypothesis (H₀4) and accept the alternative hypothesis (H₁4). This means that Perceived Control Over Time significantly predicts Satisfaction.

Table 19

Summary of hypothesis testing

Hypothesis	Result	Remarks
Null Hypothesis (H _{0a}): There is no significant difference in Satisfaction between genders.	p-value = 0.762 > 0.05; Gender does not significantly affect Satisfaction.	Null hypothesis is not rejected.
Null Hypothesis (H _{0b}): There is no significant difference in Satisfaction among different age groups.	p-value = 0.281 > 0.05; Age group does not significantly affect Satisfaction.	Null hypothesis is not rejected.
Null Hypothesis (H _{0c}): There is no significant difference in Satisfaction among different education levels.	p-value = 0.199 > 0.05; Education level does not significantly affect Satisfaction.	Null hypothesis is not rejected.
Null Hypothesis (H _{0d}): There is no significant difference in Satisfaction among different experience levels.	p-value = 0.210 > 0.05; Experience level does not significantly affect Satisfaction.	Null hypothesis is not rejected.
Null Hypothesis (H _{0e}): There is no significant difference in Satisfaction among different designations.	p-value = 0.180 > 0.05; Designation does not significantly affect Satisfaction.	Null hypothesis is not rejected.
Null Hypothesis (H ₀₂): There is no significant relationship between job stress and employees' job satisfaction.	p-value = 0.171 > 0.05; Jobstress does not significantly predict Satisfaction.	Null hypothesis is not rejected.
Null Hypothesis (H ₀₃): There is no significant relationship between work-life balance and employees' job satisfaction.	p-value < 0.001 < 0.05; Work Life Balance significantly predicts Satisfaction.	Null hypothesis is rejected.
Null Hypothesis (H ₀₄): Perceived control over time has no effect on job satisfaction	p-value < 0.001 < 0.05; Perceived Control Over Time significantly predicts Satisfaction.	Null hypothesis is rejected.

4.4 Major Findings

Following major facts have been found on the basis of data analysis and literature review

- The sample comprised 175 respondents, with 60% male (105 respondents) and 40% female (70 respondents). This indicates a higher representation of males in

the study, which is reflective of the gender distribution in the commercial banks inside Kathmandu valley.

- Respondents were categorized into three age groups: 20-30 years: 36% (63 respondents) 31-40 years: 50.9% (89 respondents) and 41 years and above: 13.1% (23 respondents) The majority of respondents fell within the 31-40 years age group, suggesting that a significant portion of the workforce in these banks is relatively young.
- The educational background of respondents was as follows: Undergraduate: 4% (7 respondents), Graduate: 68.6% (120 respondents) Postgraduate: 27.4% (48 respondents) .This distribution shows that the majority of the respondents have at least a graduate-level education, with a significant number also holding postgraduate degrees.
- The job roles of the respondents were distributed as Assistant level: 61.1% (107 respondents) Officer level: 29.1% (51 respondents) Managerial level: 9.7% (17 respondents) The majority of the respondents were at the assistant level, indicating a larger representation of lower to mid-level employees in the sample.
- The respondents' work experience varied: Below 1 year: 6.3% (11 respondents) 1-5 years: 29.1% (51 respondents) 5-10 years: 46.9% (82 respondents) 10 years and above: 17.7% (31 respondents) Most respondents had between 5 to 10 years of experience, highlighting a moderately experienced workforce.
- A crucial aspect of the study was to assess the working hours of the respondents. The findings revealed that all respondents (100%) reported working hour more than 8 hours a day. This unanimous result underscores a significant issue of long working hours in the commercial banks of Kathmandu, which may have implications for job stress and work-life balance.
- ANOVA tests were conducted to examine the impact of demographic variables on job satisfaction. Based on the ANOVA test results, it can be concluded that none of the independent variables (gender, age group, education, experience, and designation) show a statistically significant effect on the dependent variable (satisfaction). This implies that satisfaction levels are similar across different categories of these variables, suggesting that factors other than these demographic and job-related characteristics might be influencing satisfaction.

- Based on the correlation analysis conducted using SPSS with a sample size of 175 participants, several significant relationships were found among the variables. Firstly, satisfaction at work was strongly negatively correlated with job stress ($r = -0.482$, $p < .001$) and positively correlated with both work-life balance ($r = 0.600$, $p < .001$) and perceived control over time ($r = 0.613$, $p < .001$). Job stress showed a strong negative correlation with both work-life balance ($r = -0.607$, $p < .001$) and perceived control over time ($r = -0.554$, $p < .001$). Additionally, work-life balance was positively correlated with perceived control over time ($r = 0.664$, $p < .001$). These results indicate that higher job satisfaction tends to be associated with better work-life balance and greater perceived control over time, while higher job stress is linked with poorer work-life balance and less perceived control over time among the study participants.
- Based on the multiple regression analysis, we examined the relationship between job stress, work-life balance, perceived control over time, and satisfaction. On the result we found that whether there is negative impact of job stress to job satisfaction, Job stress does not significantly predict job satisfaction. This means that variations in job stress levels do not have a statistically significant impact on employee satisfaction when examined with other variables. On the other hand Work-Life Balance and perceived control over time has a significant positive impact on satisfaction. Ensuring that employees have a good balance between work and personal life and allowing employees more control over their schedules and tasks can lead to higher satisfaction levels.

4.5 Discussion

The findings of this research provide crucial insights into the determinants of job satisfaction among employees in Kathmandu's commercial banking sector. The demographic profile shows a relatively young and well-educated workforce, which aligns with previous studies indicating the high educational standards required in the banking industry (Shrestha, 2020). The unanimous reporting of working more than 8 hours daily highlights a significant issue of long working hours, consistent with other research indicating that extended work hours are prevalent in banking and can lead to increased job stress (Burke & Fiksenbaum, 2009). However, the lack of a significant relationship between job stress and job satisfaction ($p\text{-value} = 0.171$) suggests that employees might

have effective coping mechanisms or organizational support mitigating the adverse effects of job stress on satisfaction (Beehr & Newman, 1978).

The significant positive relationship between work-life balance and job satisfaction underscores the importance of balancing professional and personal life, which has been widely recognized in literature as a key factor for employee well-being and satisfaction (Greenhaus, Collins, & Shaw, 2003). Similarly, the significant positive relationship between perceived control over time and job satisfaction aligns with Karasek's Job Demand-Control model, emphasizing that employees

CHAPTER V

SUMMARY AND CONCLUSION

5.1 Summary

This study explores how Nepalese commercial bank workers perceive long work hours and how these hours impact many facets of their personal and professional lives. Work-life balance, job stress, job satisfaction, and perceived control over time are some of the key issues that were examined. The study collects information from bank workers using a Likert scale questionnaire, concentrating on their attitudes, convictions, and feelings about prolonged work hours. The purpose of the study is to find correlations over time between job satisfaction and perceived control, work-life balance, job stress, and demographic traits.

A theoretical foundation for comprehending the variables impacting workplace satisfaction is provided by frameworks such as Herzberg's Two-Factor Theory and the research on job stress conducted by Lazarus and Folkman. The study also takes into account the regulatory environment in Nepal, where the Labor Act 2074, which includes provisions for overtime, defines standard working hours. Even though it's a highly sought-after field for employment, Nepal's banking industry presents a lot of difficulties because of its long work hours, which can cause stress at work and possibly lead to dissatisfaction.

The research methodology chapter outlines the systematic approach employed to investigate the effects of long working hours on bank employees in Nepal. The study utilizes a descriptive and correlational research design to examine employees' perceptions regarding job stress, work-life balance, job satisfaction, and perceived control over time. A structured questionnaire was developed and distributed to employees from four selected commercial banks in Kathmandu, targeting a sample size of 175 participants. The research focuses on all commercial banks in Nepal, with a sample drawn from Citizens Bank International Limited, Sanima Bank, Global IME Bank, and NIC Asia Bank using convenience sampling. The sample was chosen based on criteria such as bank establishment history, number of employees, and location.

Both primary and secondary data sources were used, with a dominant focus on primary data collected through questionnaires. Secondary sources included journal articles, books, and internet resources. And data was analyzed using IBM SPSS Statistics 20 software. Descriptive statistics (frequency, mean, median, standard deviation) and inferential statistics (correlation, regression analysis) were employed to interpret the data. Reliability tests confirmed the acceptable reliability levels of the variables.

The study's conceptual framework includes independent variables (job stress, work-life balance, perceived control over time, gender, age, education level, and experience) and the dependent variable (job satisfaction). The framework explores the relationships between these variables and their impact on satisfaction levels.

The research highlights how job stress, work-life balance, and perceived control over time significantly affect job satisfaction. It also considers demographic factors like gender, age, education, and experience as moderating variables influencing these relationships. The study emphasizes the need for improved organizational policies and workload management to enhance employee well-being and job satisfaction in the banking sector.

The analysis of survey data collected from 175 employees of commercial banks in Kathmandu. The majority of respondents were male (60%), aged 31-40 years (50.9%), and held graduate degrees (68.6%). Most worked at the assistant level (61.1%) and had 5-10 years of experience (46.9%), with all reporting working over 8 hours a day.

Key findings include:

- **Job Stress:** Employees felt a high impact from their job, with significant stress levels reported.
- **Work-Life Balance:** Many struggled to balance work with personal life, often putting personal life on hold for work.
- **Job Satisfaction:** Satisfaction levels varied, with communication with supervisors rated highest, while pay fairness was rated lowest.
- **Perceived Control Over Time:** Employees often felt pressured by deadlines and had limited control over their time.

The analysis showed that job satisfaction is negatively impacted by job stress and positively influenced by work-life balance and control over time. However, factors like gender, age, education, and experience did not significantly affect job satisfaction. The study highlights the need for better management of workloads and policies to improve employee well-being in the banking sector.

5.2 Conclusion

This study aimed to explore the impact of long working hours on employees in the commercial banking sector of Kathmandu, Nepal. Through a detailed analysis of survey data collected from 175 bank employees, significant insights were obtained regarding the various factors that influence job satisfaction. The findings indicate that long working hours contribute to elevated levels of job stress, a poor work-life balance, and consequently lower job satisfaction among bank employees.

The demographic analysis showed that the majority of respondents were male, aged between 31 and 40 years, holding graduate degrees, and working at the assistant level with 5-10 years of experience. Notably, all participants reported working more than 8 hours a day, underscoring the prevalence of extended working hours in the banking sector. These prolonged hours have been linked to several adverse outcomes.

Key findings from the study highlight that employee's experience significant job stress, with many feeling that their job impacts them heavily and reporting high levels of stress related to their work. This stress is compounded by difficulties in managing work-life balance, as employees often feel compelled to prioritize work over personal life. The struggle to maintain a balance between professional responsibilities and personal life was evident, with many respondents indicating that they frequently put their personal lives on hold to meet work demands.

Job satisfaction levels varied among respondents, with satisfaction in communication with supervisors being relatively high, while perceptions of pay fairness were notably low. This disparity suggests that while some aspects of the job environment are satisfactory, compensation remains a critical area of dissatisfaction for many employees. Additionally, the sense of perceived control over time was low, with many

employees feeling pressured by deadlines and having limited control over their schedules.

Correlation analysis revealed that job satisfaction is significantly influenced by job stress, work-life balance, and perceived control over time. Specifically, job satisfaction is negatively impacted by job stress and positively influenced by work-life balance and control over time. This indicates that reducing job stress and improving work-life balance and control over time can significantly enhance job satisfaction among bank employees.

Interestingly, the study found that demographic factors such as gender, age, education, and experience did not significantly affect job satisfaction. This suggests that the issues of job stress, work-life balance, and perceived control over time are pervasive across different demographic groups and are not confined to specific categories of employees.

In conclusion, the study highlights the critical need for better workload management and organizational policies to address the challenges posed by long working hours. By focusing on reducing job stress and improving work-life balance and perceived control over time, banks can enhance the overall job satisfaction and well-being of their employees. Implementing such measures is essential for fostering a more positive and productive work environment, ultimately benefiting both employees and the organization. As the banking sector continues to evolve, it is imperative that these insights inform policy and practice to support the health and satisfaction of bank employees in Nepal.

5.3 Implications

- I. **Policy Development:** The results imply that legislators should review labor laws pertaining to banking industry working hours. Protecting employee well-being can be achieved by enforcing current laws more strictly and possibly by introducing new policies that place restrictions on working excessive hours.
- II. **Organizational Changes:** Banks should explore organizational modifications that support work-life balance. This might involve offering flexible working hours, providing remote work opportunities, and guaranteeing fair compensation for overtime.

- III. **Employee Support Programs:** Offering extensive support services to employees, like counseling, wellness programs, and stress management workshops, can help them deal with work-related stress and increase their level of job satisfaction overall.
- IV. **Workplace Culture:** Cultivating a workplace culture that values employee well-being can enhance job satisfaction and productivity. This includes recognizing and rewarding employee contributions, fostering open communication, and promoting a supportive work environment.
- V. **Training and Development:** Providing training for managers on the importance of work-life balance and strategies to support their teams can lead to a more positive work environment. Managers play a crucial role in mitigating job stress and supporting employees' perceived control over their time.
- VI. **Further Research:** The study opens avenues for further research to explore long-term effects of extended working hours on employee health and performance. Future studies could also investigate the effectiveness of different strategies to promote work-life balance in various organizational contexts.

By implementing these recommendations, commercial banks in Nepal can improve employee satisfaction, reduce turnover rates, and create a more engaged and productive workforce.

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Questionnaire

"EMPLOYEES PERCEPTION TOWARDS WORKING HOURS IN COMMERCIAL BANKS OF NEPAL"

Dear respondents,

I, a MBS student of Shanker Dev Campus, Kathmandu, I am conducting a survey on "EMPLOYEES PERCEPTION TOWARDS WORKING HOURS IN COMMERCIAL BANKS OF NEPAL", as a part of my Graduate Research Project (thesis) to fulfill the course requirements of MBS, Tribhuvan University. I expect your valuable participation and cooperation by answering this questionnaire.

I assure you that the information and responses that you have provided in this questionnaire will be kept highly confidential and will be used only for academic purpose.

SECTION 1:

This section intends to get background information of the respondents'.

Tick the box which best describes you.

Q 1. Gender

- Male
- Female

Q 2. Age Group

- 20 – 30
- 30 – 40
- Above 40

Q 3. Education Level

- Post Graduate
- Graduate
- Under Graduate

Q 4. Designation

- Managerial Level
- Officer Level
- Assistant Level

Q 5. For how long you been involved in the bank?

- Below 1 year
- 1-5 years
- 5-10 years
- 10 years and above

Q 6. What is your everyday work hours?

- 6 – 7 hours
- 8 hours
- More than 8 hours

SECTION 2:

“Your honest feedback is of highest importance in the course of my academic research. This information will not be used to serve any other purpose. **Please mark “√”the answer Based on the following scale 1 = strongly disagree 2 = disagree 3 = neutral 4 = agree 5 = strongly agree.**

Job Stress Questionnaire

I have a lot of work and fear that very little time to do it.	Jamal and Baba (1992)
I feel so burdened that even a day without work seems bad.	
I feel that I never take a leave.	
Many people at my office are tired of the company demand.	
My job makes me nervous.	
The effect of my job on me is too high.	
Many a times, my job becomes a big burden.	
Sometimes when I think about my job I get a tight feeling in my chest.	
I feel bad when I take a leave.	Roe & Zijlstra (2000)
I find it hard to relax at the end of a workday	Hayman, J. (2005)
I feel my work unimaginably stressful	

Work-Life Balance Questionnaire

I am able to balance between time at work and time at other activities.	Source : Brough et al. (2009); Hayman, J. (2005)
I have difficulty balancing my work and other activities.	
Personal life suffers because of work.	

Job makes personal life difficult.	
Neglect personal needs because of work .	
Put personal life on hold for work .	
I can manage my roles related to family and professional life in a balanced manner	
I manage my professional and family life in a controlled manner	
I am successful at creating a balance between my multiple life roles (employee/spouse/mother, father, etc.)	
I can deal with the situations that occur due to the conflict between my roles that are specific to my professional and family life	
I am equally content with my roles in my family and professional life	
	Source: ArzuTasdelen-Karckay (2017)

Job Satisfaction questionnaire

My job in this organization has met my expectations.	
Overall, I am pleased with my work.	
My current work situation is not a major source of frustration in my life.	
how satisfied are you with your job	Conrad et al. (1999)
I am satisfied with the communication between the immediate supervisor and employees	Wanous et al. (1997).
I am satisfied with the available opportunities for improving my skills and knowledge in course of work	Employee satisfaction survey(2009)- Republic of Macedonia,State statistical office
I am satisfied with the training opportunities at work in general.	
I am satisfied with the working environment at work	
My pay is fair for the work I perform	
My job provides me with the sense of meaning and purpose	
I believe my job is secure	
	Best company group (2022)

Perceived Control over Time Questionnaire

I feel in control of my time.	Source: 16.Claessens B.J.C., van Eerde W., Rutte C.G., Roe R.A. Planning Behavior and Perceived Control of
I find it difficult to keep to my schedule because others take me away from my work.	
I feel that I have my work under control.	

I feel confident in that I am able to complete my work on time.	Time at Work. J. Organ.
I often have little control of what is happening at work	
I work under acute pressure to meet deadlines or to perform.	Wanger, Susanne (2017)
I get instructed to produce a precise number of items, provide a certain minimum performance or do a particular work in a specified time	
I have to keep an eye on different work processes or sequences at the same time.	

Thank You for Your Valuable Time

EMPLOYEES PERCEPTION TOWARDS LONG WORKING HOURS...

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Abstract Working for more than more than 8 hours a day is considered as over time or long working hours as per the Labor Act of Nepal. In this vein this study investigates the perceptions of employees regarding long working hours in commercial banks in Nepal. Utilizing a descriptive and correlation research design, data were collected through structured questionnaires. Among the employees 175 employees across four major banks manage to respond questionnaire. In order to analyze the relationship between demographics variables such as age, gender etc. and employees' satisfaction, ANOVA Test was used and Pearson's Correlation analysis was used to analyze the effect of long working hours in employees. The analysis reveals that everyone have to work for more than 8 hours a day and working long hours leads to more stress at work, a bad balance between work and personal life, less satisfaction with the job. Even though the people were different ages, genders, educations, and experience levels, these factors didn't really change how satisfied they were with their jobs The analysis also found that being stressed at work makes people less satisfied with their jobs, but having a good balance between work and personal life and feeling you have control over your time makes them more satisfied. Basically, the study says banks need to manage workloads better and have policies that help employees feel better so they can do their jobs well. Overall, it shows how important it is to reduce stress at work and make sure employees have a good balance between work and personal life to create a happier and more productive workplace for bank workers in Nepal. Keywords: Employee satisfaction, working hours, education level, experience, personal life. ii CHAPTER I INTRODUCTION 1.1 Background Information Job satisfaction is about how much employees enjoy and feel fulfilled by their work. It includes things like their work environment, the tasks they do, how they're compensated, and opportunities for career growth (Spector, 1997). Research shows that job satisfaction not only makes employees more productive but also reduces turnover and absenteeism (Judge & Kammeyer-Mueller, 2012). Theories like Herzberg's Two-Factor Theory explain that factors like feeling recognized and having responsibilities contribute to satisfaction, while factors like salary and working conditions prevent dissatisfaction (Herzberg, Mausner, & Snyderman, 1959). Organizations that focus on improving job satisfaction through supportive leaders, fair policies, and good communication tend to have more motivated and engaged employees, which is crucial for their overall success (Locke, 1976). Job stress in the workplace is a significant issue affecting employees' physical, emotional, and psychological well-being when job demands exceed their capabilities