

**WORKING ENVIRONMENT AND JOB SATISFACTION LEVEL  
AMONG EMPLOYEES 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 "**Working Environment and Job Satisfaction Level Among Employees In Commercial Banks of Nepal** " The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor has it 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 this dissertation.

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## REPORT OF RESEARCH COMMITTEE

Ms. Anu Acharya has defended research proposal entitled "**Working Environment And Job Satisfaction Level Among Employees 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 suggestion and guidelines of supervisor Asso Prof. Dr. Kapil Khanal Submit the thesis for evaluation and viva-voce examination.

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## APPROVAL SHEET

We, the undersigned, have examined the thesis entitled "**Working Environment and Job Satisfaction Level among Employees in Commercial Banks of Nepal**" Presented by Anu Acharya Candidate for the degree of Master of Business Studies (MBS Semester) and conducted the Viva voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

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## **ABBREVIATION**

JSS	:	Job Satisfaction Survey
TU	:	Tribhuvan University
MAO-C	:	Motivational Analysis of Organization-Climate
ORSS	:	Organizational Role Stress Scale
QWL	:	Quality of Work Life
SD	:	Standard Deviation
SPSS	:	Statistical Package for Social Sciences
WES	:	Work Environment Scale

## ABSTRACT

The work-life balance, compensation and reward, training and development, and job design factor also play a major factor that affects job satisfaction and job enjoyment in any organization. These days any organization tries to satisfy its staff for improvement of the productivity and for attracting quality manpower in an organization. It is equally important for the banking sector also. The study was conducted with the main objective of examining the job satisfaction among employees of Global IME Bank Limited. The study uses cross-sectional data collected from 296 Global IME Bank Ltd. staff using the convent sampling method. For the study, the primary data collection method and survey questions are used.

The study found 10 factors that affect job satisfaction on the WES-10 scale. Among them, 9 out of 10 factors show a significant relationship with job enjoyment and 8 out of 10 factors show a significant relationship with job satisfaction. It is concluded that most of the staff are concluded that the factors like giving a chance to show employee ability, current job increase the confident level, worried about jobs, getting support from other staff, the feeling of being several places at the office, use of own knowledge and experience on job performance, complicated work by conflict among staff members, gaining loyalty on team and number of task impose are the factors that affect the job satisfaction and enjoyment. The factor feeling of nervousness does not affect job enjoyment and job satisfaction.



# CHAPTER I

## INTRODUCTION

### 1.1 Background of Study

In the present era, numerous studies have indicated that improved work environments are essential for improved employee performance. Organizations face several obstacles because of the dynamic environment and working conditions, which are important factors for frequent staff changes that impact an organization's productivity. Nowadays, one of the biggest challenges facing organizations is ensuring that their workforce is capable of adjusting to a constantly changing and evolving work environment, achieving success, and staying competitive (Raziq and Maulabakhsh 2015).

Reduced job satisfaction, absenteeism, physical complaints, burnout, and depression have all been linked to poor work environments. Low motivation for work and decreased labor productivity are two further effects of poor work environments. A low staff retention rate and frequent workforce turnover are likely outcomes of a very unfavorable working environment. The primary cause of these firms' low productivity in Nepal is the high rate of absenteeism and unfavorable work environments in many of them. The poor quality of the working environment makes Nepalese organizations appear less competitive, and the high cost of production is causing many manufacturing organizations to operate at capacity.

A great deal of challenges arises at work since many firms do not recognize the significance of the workplace for employee job satisfaction. According to (Raziq and Maulabakhsh 2015), these companies lack internal strength, which prevents them from launching novel items that would set them apart from their rivals. These businesses neglect to acknowledge their employees as crucial resources who contribute to their long-term success. In order to fulfill a company's objective and vision, employees are a crucial component. For their job to be of the highest caliber, employees must fulfill the performance standards established by the company. Employees must work in an atmosphere free from obstacles that could prevent them from achieving the standards expected of them in order to fulfill the requirements of the organization.

Research on the working environment and job satisfaction among employees of Global IME Bank Limited will be conducted as a result of the possibility to examine these topics.

## **An Overview of Global IME Bank Limited**

As Nepal's 19<sup>th</sup> Commercial Bank, Global Bank Limited was founded on January 02, 2007, AD. At the time with paid up capital of NPR 1.0 billion, the Bank's paid-up capital has since been increased to NPR 36.1297 million.

In 2012, "Global IME Bank Limited" was created through the merger of Global Bank Limited ("A" Class Commercial Bank) and IME Financial Institution, ("C" Class Finance) and Lord Buddha Finance Limited ("C" Class Finance) in 2012. In 2013 Global IME Bank merged with two Development Banks (Social Development Bank and Gulmi Bikas Bank). Later in the 2014, merger with Commerce and Trust Bank Nepal Ltd ("A" class commercial Bank). During 2015-2016, merged with Pacific Development Bank Ltd. and Reliable Development Bank Ltd. ("B" Class Banks). During 2019-2020, merged with Hathway Finance Limited ("C" Class Finance) and Janata Bank Nepal Limited ("A" Class Commercial Bank). In 2023, merged with Bank of Kathmandu Limited to become a biggest Bank of Nepal.

The Promoters, Directors, Management Team, and Staff of Global IME Bank Limited are united in their aim to be "The Bank for All," dedicated to offering the best possible services to clients from all backgrounds and locations. The primary goal of Global IME Bank Limited is to gain a respectable market share through customer-focused quality products and services, creative business solutions, and technology-driven Banking. This will enhance the bank's growth and profitability and always guarantee the maximum benefit to all stakeholders. Global IME Bank Limited aims to provide competitive and modern Banking services in the Nepalese Financial market.

The Bank has been relationship with 60 different International Banks. The bank has established three representative offices in different countries Australia, UK and India. Currently, the Bank runs 277 Branchless Banking facilities, 67 Extension and Revenue Collection Counters, and 354 Branches. Additionally, the Bank runs 384 ATMs across the nation.

GIBL has received three awards: "Best Internet Bank 2016-Nepal" from International Finance Magazine, London; "The Bank of the Year Award 2014" for Nepal from Bankers Magazine (a publication of the Financial Times, UK); and "Best Employer Award 2018" from the World HRD Congress, India. ICRA Nepal has also given the bank a "A" grade.

## 1.2 Statement of Problem

Job satisfaction in Nepalese commercial banks is also significantly influenced by work-life balance, pay and rewards, training and development, and job design factors. Organizations are keeping all the elements in mind and only judging work satisfaction through evaluations, as a result of the intense competition that has made them more focused on QWL. Some of the independent aspects that affect job satisfaction are work environment, work-life balance, remuneration and reward, training and development, and job design. According to the survey, factors that contribute to job satisfaction include work-life balance, the office environment, training and development, salary, and rewards (Adhikari 2019).

One of the issues with Nepalese organizations is that they neglected to create a positive workplace culture. Particularly in the industrial industry, the substandard work environment has an impact on employees' productivity. There are no employee insurance options, and there is a dearth of contemporary work equipment. Many businesses don't have much decoration, but in the service and hospitality industries, things are different. Instead of emphasizing employee motivation, they are concentrating on décor and upkeep of the workplace to draw in customers. As a result, there is a gap in Nepali organization operations on maintaining the work environment and employee happiness. A productive, imaginative, and creative workplace is necessary for any firm to be successful.

The study that is suggested has the following research questions:

- Are certain subscales indicated by the WES-10 factor Structure?
- What internal elements influence worker's happiness with their workplace?
- How do staff member's overall satisfaction levels relate to the WES-10 subscale?

## 1.3 Objectives of the study

The main goal of the proposed study is to look at job satisfaction among employees in the working environment with reference to gender, education, and staff post under WES-10. In addition, the research aims to achieve the following specific objectives:

- To Examine the Impact of Physical working conditions on employee job satisfaction
- To analyze the Relationship between Organizational Culture and Job Satisfaction among Employees.
- To Identify the elements that contribute to employee discontent at work.

#### **1.4 Rationale of the Study**

In the Commercial Bank, the work environment is crucial to employee happiness and output. Any organization's ability to succeed or fail is primarily based on how productive and content its employees are with their jobs. In the current business environment, being creative and competitive in the marketplace is essential for organizations. It can only occur when there is a great level of satisfaction. Therefore, the study's findings are highly valuable to Global IME Bank Ltd.'s management. Examining employee job satisfaction and the current work environment's satisfaction level aids management in identifying areas that may need improvement and in lowering employee absenteeism.

The study's conclusions will be useful to other commercial banks as they consider how to best provide their employees with incentives and a work environment that promotes job happiness and increases overall productivity within the company.

#### **1.6 Limitation of Study**

The primary study restriction is as follows:

Because just a limited sample of the study was used, the study's findings cannot be applied to the entire country of Nepal, as there are currently 21 commercial banks operating there.

- It is not feasible to investigate every environmental component that influences job satisfaction in a single study, and certain effects cannot be investigated in a short amount of time. Work satisfaction is also influenced by a variety of other elements, such as employee needs, compensation and benefits, and so on.
- The research's data collection and analysis technologies have limitations. Because job satisfaction encompasses subject matter, it is impossible to fully gauge employee job satisfaction using statistical approaches.
- Because the survey interview is utilized to gather data, there is a possibility that respondents will be biased because of the limited time allotted for responses. Respondent bias is a possibility because of misinterpretation and mental strain.

## **CHAPTER II**

### **LITERATURE REVIEWS**

#### **2.1 Conceptual Review**

##### **2.1.1 Work Environment**

A welcoming and encouraging work atmosphere is essential for job happiness. Numerous characteristics of work environments may have an impact on an individual's physical and mental health. To keep employees focused on their many tasks and work efficiently, a good work environment is essential. Competitive pay, a trustworthy working relationship between management and staff, equity and fairness for all, and a reasonable workload with ambitious but attainable goals are all indicators of a good workplace. The optimal working environment for employees to work with great happiness is created by combining all of these factors into one workstation. Encouraging contented workers in a firm focused on profits leads to the necessary bottom lines.

There are three different but related types of work environments. Work environments can be classified as physical, psychological, or social. Encouraging work environments, in the opinion of (Leshabari et al. 2008), enable employees to carry out their regular responsibilities more successfully, utilizing their knowledge, abilities, and competences as well as the resources at hand to deliver high-quality services.

##### **Physical Work Environment**

This is the part of the workplace that deals with the tangible objects in the location where the work is done. It covers items like equipment, the design of the office, ventilation, lighting, and temperature. It also covers space and noise level. Numerous psychological processes have been demonstrated to be directly or indirectly impacted by workplace factors like heat, noise, and illumination. For instance, noise may make some tasks more difficult to do cognitively. The degree and type of social interaction among coworkers can be influenced by the physical work environment. The kind of interactions that occur can be influenced by the physical layout, including open-plan office design (Bagtasos 2011). Physical safety might be provided by the surroundings. According to a research by (Haynes 2008), there is often a 5–10% boost in employee performance that results in greater productivity when office building physical design is improved. Environmental elements like temperature and air quality affect the requirements for physical comfort (Haynes 2008).

Productivity can also suffer from dissatisfaction with climate comfort. Temperature was one of the most significant factors, but Fleming (2005) evaluated the significance of a wide range of factors and discovered that variables related to lighting and visual comfort are especially relevant (Lu, While, & Louise Barriball 2005).

### **Psychological Work Environment**

The aspects of the workplace that are relevant to employee behavior are specifically referred to as the psychological work environment. Under behavior, three connected categories of psychological phenomena are taken into consideration: affect, which includes affective disorders, moods, feelings, and psychological symptoms; cognitions, which include attitudes, perceptions, and decision-making; and behaviors, which include effectiveness, absence, and motivation.

The collection of elements that influence an employee's emotional state at work is known as the psychological work environment. The mental activities that employees engage in while at work or on the job are well described by the psychological work environment. The psychological work environment provides helpful explanations and pointers to additional resources for information on stress, bullying, job requirements, collaboration and conflict, among other topics. In the psychological work environment, stress and wellness are common concerns.

Employees consider things like the type of employment, the pay they will receive, the possibility of advancement, and other things. These elements influence an employee's degree of satisfaction, which in turn affects how well they perform. Employee satisfaction and productivity rise in response to major changes in pay, perks, and promotions (Qayad 2005).

### **Social Work Environment**

Relationships in work environments are addressed in the social work environment. It covers the dynamics of communication between superiors and subordinates. It also covers teamwork, relationships between coworkers, and others' willingness to help. Respect for individuals at all organizational levels is essential for the creation of a forward-thinking work environment. The concept of personal respect in the workplace encompasses various aspects, including but not restricted to age, gender, and race-based discrimination and segregation, sexual harassment, and the influence of personal politics on professional relationships.

Managers must take on the role of facilitators in order to help remove obstacles at work and increase productivity (Kirande, n.d.).

### **2.1.2 Job Satisfaction**

Many scholars have characterized job satisfaction in different ways, based on evaluations from analyses of the literature in the field. “An affective and emotional response to various facets of one’s job” is how (Castillo & Cano 2004) define job satisfaction. The psychological and other elements that impact emotion and perception while performing work are the main focus of this concept. As an emotional reaction arising from the employee's perception of their needs being met and what they believe the organization has to offer, Locke defines job satisfaction as follows (Castillo & Cano 2004). Despite this, scholars have recently attempted to reproduce the theoretical underpinnings of job satisfaction as they currently exist.

Most definitions, in general, address how an employee feels about their work. The job itself or their opinions about particular aspects of it, including their coworkers, pay, or working conditions, may be the subject of this (Lu, While, & Louise Barriball 2005). Furthermore, job happiness might be influenced by how well work outputs meet or surpass expectations. Therefore, it seems that the relationship between the job and its core self-assessment is the most significant situational effect on job happiness, and this relationship may also be the most significant personality feature to predict job satisfaction. Evidently, scrupulousness and extraversion are two other personality traits that have been shown to have an impact on job satisfaction (Judge, Heller, & Mount 2002).

## **2.2 Empirical Reviews**

According to (Dartey-Baah & Amoako 2011), the motivational factors that help employees find their worth in relation to the value that the organization places on them include the nature of their work, the sense of accomplishment they get from it, recognition, the responsibility that is given to them, and opportunities for personal growth and advancement. Additionally, this may boost workers' motivation levels, which in turn may boost their internal happiness, which in turn may lead to satisfaction.

The hygiene component is important, but it can only bring about enjoyment on the outside. It lacks the capacity to change unhappiness into contentment. In accordance with the Herzberg Two Factor Theory, employees are influenced by both hygiene and motivation factors. Specifically, employees are moved from job dissatisfaction to no job dissatisfaction by

hygiene factors, and from no job dissatisfaction to job satisfaction by motivation factors (Dartey-Baah & Amoako 2011).

(R 2011) conducted research on paper mill workers' job satisfaction, with particular attention to Udumalpet and Palani Taluk. A positive linear relationship was found between all five of these employee satisfaction and loyalty factors when employee satisfaction was measured based on working conditions, rewards, welfare measures, and job security using a sample of 100 employees under a simple random sampling method. But out of all of these considerations, salary and benefits were determined to be the most crucial element, followed by working conditions and management (R 2011).

(Aziri 2011) conducted a study on job happiness and discovered that several factors, including the type of work, salary, prospects for advancement, management, work groups, and working environment, affect job satisfaction. The combination of positive and negative emotions that employees feel about their employment is known as job satisfaction. Meanwhile, needs, wants, and experiences that shape expectations that he has rejected are brought to bear when an employee joins a corporate organization. The degree to which expectations and actual rewards align is reflected in job satisfaction (Aziri 2011).

(Adhikari, 2019) did a study on employee satisfaction in the banking industry. The banks in Rajasthan were selected as the study's population, with the aim of analyzing employee satisfaction in both public and private sector banks. This study examined five banks, of which two were private sector banks (ICICI Bank and HDFC Bank) and three were public sector banks (State Bank of India, Bank of Baroda, and Punjab National Bank). Three hundred fifteen employees in total, sixty-three from each bank, served as the study's samples. (Adhikari, n.d.) discovered that contented workers positively impacted the efficacy and performance of the organization.

In order to investigate the responses of workers in hazardous work environments with high financial advantages and non-hazardous work environments with low financial benefits, Sell and (Bagtasos 2011) built a model on job satisfaction by merging economic variables and work environment variables. The results of the study demonstrated that a variety of psychosocial and work environment factors, such as the workplace and social support, have a direct impact on job satisfaction and that raising rewards does not make employees feel more satisfied.

The fundamental characteristics of good supervision include being accessible to staff members when needed, fostering connections among coworkers, encouraging innovative thinking and understanding the value of being open-minded in the eyes of the workforce, and having effective communication skills. The findings showed that high levels of employee satisfaction were associated with competent and effective supervision, while high levels of employee discontent were associated with inadequate communication skills (R 2011).

Another study by (Castillo & Cano 2004) on the degree of job satisfaction among college faculty members revealed that the degree of job satisfaction will increase if appropriate attention is paid towards interpersonal interactions, recognition, and supervision (Castillo & Cano 2004).

According to (Bakotić & Babić 2013) research, working conditions have a significant impact on job satisfaction for employees who endure challenging work environments. As a result, these employees experience dissatisfaction due to this element. The management must make improvements to the working environment if they hope to increase employee contentment with challenging working conditions. As a result, they will be just as content as those who labor under standard conditions, which will boost productivity overall (Bakotić & Babić 2013).

The main goal of the study, "Determinant of Job satisfaction among Employees of Banking Industry at Bahawalpur," conducted by (Saleem et al., 2013), is to determine the factors that affect the job satisfaction of banking industry employees in Bahawalpur. Additionally, the study aims to analyze the effects of recruitment and selection procedures, organizational policy and strategy, nature of work, job stress, personality, and communication on job satisfaction.

A 4-point Likert scale questionnaire was created specifically for data gathering purposes, and it was personally given to bank workers. Of those who responded, only 186 did, or 79% of the total. The data was analyzed using linear regression and correlation, and the findings showed that factors such as communication, personality, organizational policy and strategy, work nature, job stress, and recruiting and selection processes are highly correlated with job satisfaction.

According to (Saleem et al., 2013), the results also show that personality, communication, and job stress have a significant but weak impact on job satisfaction, while recruitment and

selection practices, organizational policy and strategy, and the nature of work have a significant and strong impact.

The study "Organizational Climate, Organizational Role Stress, and Job Satisfaction Among Employees" was carried out by (Anis & Emil 2022) . The survey looks at the work satisfaction, role stress, and organizational climate among employees.

The study's 120 participants are workers from various Mumbai-based firms. They were evaluated using the Job Satisfaction Survey (JSS) by Specter, the Organizational Role Stress Scale (ORSS) by Pareek, and the Motivational Analysis of Organizations - Climate (MAO-C) by Pareek. The data was analyzed using the t-test and descriptive statistics (mean and SD). An independent sample t-test showed that there was a significant difference in work satisfaction ( $t(118) = 11.96$ ) and organizational role stress ( $t(118) = 1.68$ ) between employees in positive and unfavorable organizational climates.

According to the results, workers with a positive workplace culture reported less stress from their roles in the company and were more satisfied with their jobs than workers with a negative workplace culture. These trends help companies to recognize the requirement of a positive organizational climate at the workplace and imply that it does have an impact on job satisfaction and organizational role stress (Anis & Emil 2022).

The impact of job competency and work environment on job satisfaction and job performance among small and medium-sized enterprise (SMEs) workers was studied by (Raziq & Maulabakhsh 2015). The study looked at the relationship between job happiness, work environment, and job competency for SMEs in Denpasar, Bali regarding job performance. This study used a survey approach as an explanatory study, gathering data from respondents via the distribution of questionnaires. 62 of the 163 SME employees in Denpasar, Bali who work for small to medium-sized businesses and are members of the Spa Products Manufacturers Association (APPROSPA) Denpasar, Bali were included in the sample.

Data was collected and analyzed using the PLS (Partial Least Square) approach with Smart PLS 2.0 software to determine the path coefficients and relationship between the variables. The study's outcomes and conclusions are examined, and it is suggested that for SMEs in Denpasar to improve employee performance, they must address job competency and worker satisfaction. The findings indicate that improved job satisfaction is significantly influenced by

both job competency and the working environment, with competence having the greatest impact. The work environment, job competency, and job satisfaction all play a significant role in improving the performance of SMEs' employees.

It was discovered that there are inverse relationship patterns between job competency and performance. Work performance is positively impacted by the work environment and job happiness. The work environment was determined to have the most influence on improving job performance among these three variables that affect the performance of SMEs personnel. The study "Role of job satisfaction and work environment on the organizational commitment of nurses: a cross-sectional study" was carried out by (Adhikari 2019). The study used a predictive research design and a total sample of 595 nurses from a university hospital in Turkey to investigate the impact of job satisfaction and work environment on the organizational commitment of nurses. To evaluate the data, a hierarchical regression analysis was used. It is argued that administrators may become more committed to addressing the nursing shortage if they establish ways for improving job satisfaction among nurses and fostering good work environments (Adhikari 2019).

The purpose of (Adhikari 2019) study, "Work Environment, Job Satisfaction and Employee Performance in Health Service," was to investigate the relationship between two hypotheses: the influence of job satisfaction and performance on the workplace and the relationship between job satisfaction and performance.

The study's findings suggest that enhancing a positive work environment for staff members can lead to an improvement in the job satisfaction of employees at Jakarta's private hospitals. Open communication is essential for fostering employee satisfaction, which will improve output, both between managers and staff members as well as between staff members and one another. especially when there is a chance for the staff members to advance in their jobs and general competencies. The performance of employees is significantly and favorably impacted by the workplace. It is imperative for firms to prioritize employee requirements to gain the respect of their leadership, provide secure and comfortable working environments, and foster positive working relationships. Later, it is anticipated that employee performance will improve because of company initiatives. The performance of employees is positively and significantly impacted by their job happiness.

For employees to work optimally to improve performance, the company must provide them with opportunities to advance in their careers and ensure that they feel that their salary is

commensurate with their responsibilities. Additionally, providing employees with a sense of security about their employment at this company will also help them feel satisfied at work. (Karamanis, Arnis, & Pappa 2022).

At order to ascertain the impacts of the workplace and surroundings on job satisfaction, (Kafui Agbozo 2017) carried out a study named "Effect of Work Environment and Job Satisfaction on Employee Performance in PT. Nesinak Industries." It measures the direct and indirect effects between the variables investigated using a quantitative methodology. This research is also causal research (cause and effect) since it is intended that by using this technique, attempts to comprehend employee performance and the elements that influence it can be carried out fully.

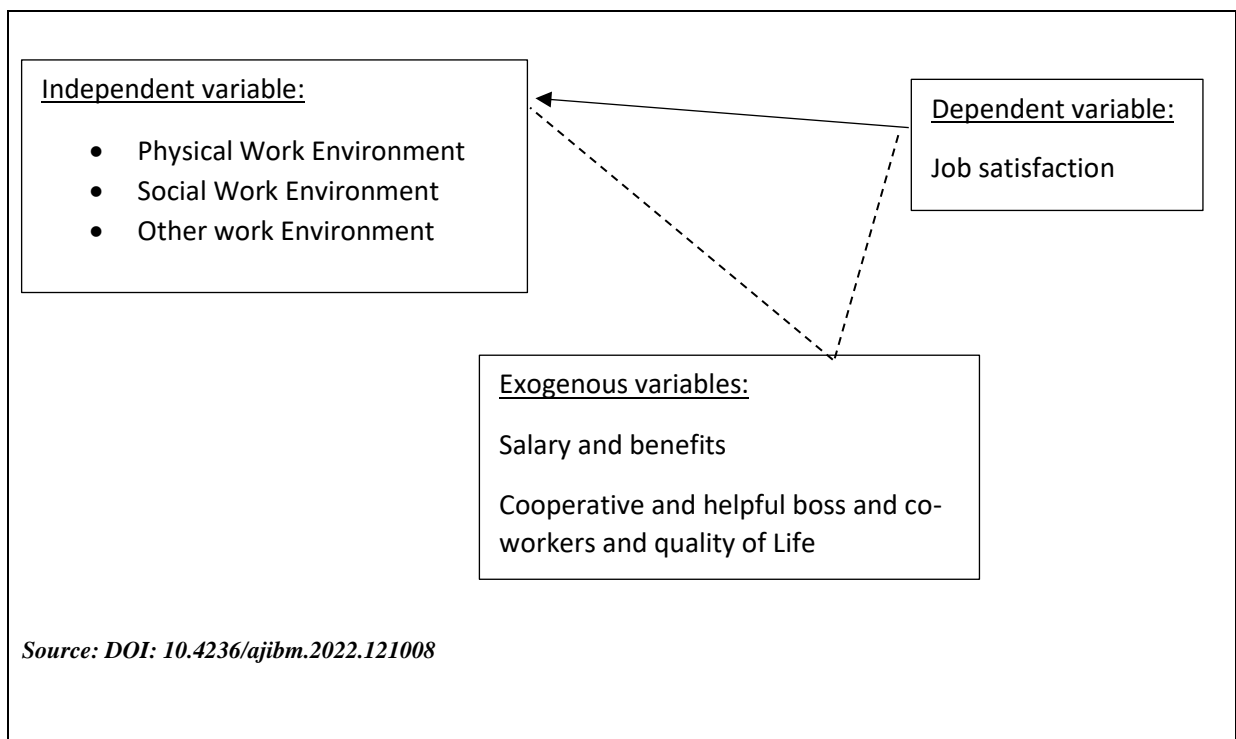
The subjects of this study were PT. Nesinak Industries employees. PT Nesinak Industries, situated in Jl. Akasia 3 block A3 no.08 (Delta Silicone 01), Bekasi, West Java, Indonesia, was the study location. This research will run for five months, from April to August 2018. Multiple linear regression analysis is the data analysis technique that is employed. According to the findings of this study's t test (partial) and f test (simultaneous), job satisfaction and a varied work environment both positively and significantly affect employee performance, both partially and simultaneously (Kafui Agbozo 2017).

### **2.3 Research Gap**

Various academics have done studies on employee job happiness, and various studies have discovered the characteristics that influence job satisfaction. The purpose of the study is to ascertain the work environment and employee job happiness. Numerous studies either concentrate on the variables influencing employee job satisfaction or the degree of employee job satisfaction. Some research only addresses the workplace environment in relation to employee job satisfaction. As a result, the study's object set has a research gap.

## 2.4 Conceptual Framework

The study is to ascertain the working conditions and degree of job satisfaction of Global IME Bank Limited employees. Thus, the work environment is an independent variable in this study, while job satisfaction is a dependent variable. Since other characteristics, such as pay and benefits, job title, collaborative boss and coworkers, and quality of life, also influence job satisfaction, these elements are regarded as exogenous variables in the study. The study's conceptual framework is depicted in the following figure:



## **CHAPTER III**

### **RESEARCH METHODOLOGY**

#### **3.1 Research Design**

The research methodologies employed in this study are mentioned in this section. Examining job satisfaction in the workplace about gender, education, and staff position under WES-10 will be the main goal of this study. With the use of cross-sectional data and a descriptive research approach, the study aims to investigate and characterize the influence of work environment on job satisfaction among Nepalese employees of commercial banks. Descriptive study designs are primarily used to describe how an employee's working environment affects their job satisfaction at a commercial bank.

To achieve the study's goals, both qualitative and quantitative data will be gathered from a variety of sources and analyzed. The WES-10 models provided the variable for this study, to which other factors were added for investigation. With the use of scheduled survey methods, the primary data will be employed in the investigation.

#### **3.2 Universe and Sample**

The study's universe will consist of every employee that works for Global IME Bank Limited now. There are 1128 employees overall, per the Global IME Bank's 2022–23 annual report. A sample of 296 employees of Global IME Bank in the Kathmandu Valley are chosen for the survey. Coinventing sampling, a non-probability sampling technique, is used to choose samples. Individual employees are used as sampling units in the study.

#### **3.3 Nature and Sources of Data**

Primary data will be gathered in accordance with the study's objectives. Thus, the study will leverage primary sources for data collecting. The researcher will visit the field to gather data. The primary methods of gathering data will be observation and survey questions. Therefore, primary data collection sources will be used in the study, and both quantitative and qualitative data will be gathered.

### **3.4 Data Collection Techniques and Tools**

Initially, the researcher will go to the field to engage in a rapport-building exercise and sample framing with the sampled member. To collect data for the study, survey techniques are being used, and as part of these techniques, structured scheduled interviews will be developed. The survey will then be conducted using a planned interview with Global IME Bank Limited employees.

#### **3.4.1 Schedule Interview**

Structured interviews are employed to gather both qualitative and quantitative data. The interviewees are required to provide comprehensive answers to a set of pre-planned broad questions. The question is primarily based on WES-10, with additional questions added in response to various research reviews.

#### **3.4.2 Field Observation**

To closely monitor the working environment of the staff at Global IME Bank Limited, a three-week residential study is also being conducted in addition to many visits to the study site.

### **3.5 Analysis and Presentation of Data**

Data has been evaluated in accordance with the predetermined objectives to give the collected data meaning. A computer is used to tabulate, analyze, and show the gathered data in a tabular format. Thus, data analysis and presentation are done using exploratory data analysis methodologies. While some data have undergone qualitative analysis, the quantitative statistics on the sampled households are displayed in tables with frequency and percentage.

### **3.6 Reliability and Validity**

To assess the validity and reliability of the data, Cronbach's alpha will be employed. Ten percent of the sample data will be used in pilot testing to verify the validity. With Windows, SPSS version 24 (Statistical Package for Social Science) will be used to assess the validity and reliability of the questionnaire. We shall use Cronbach's Alpha to determine the reliability.

## CHAPTER IV

### RESULT AND DISSECTION

The gathered statistics are shown in this section either as a table or as a graphic. There is also a tabular version of descriptive analysis. The respondents' gender, age group, family type, education, marital status, and current employment status are all included in the first section's demographic data. The analysis and presentation pertaining to the objective are included in the second half.

#### 4.1 Demographic Information of Respondents

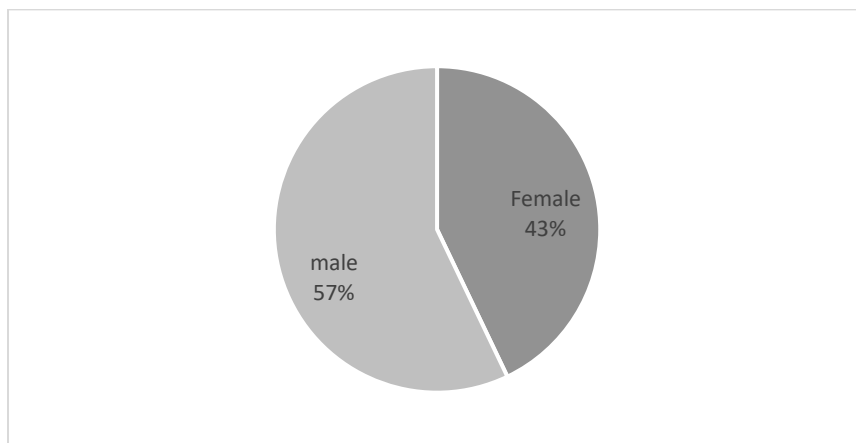
The respondents' demographic data, including gender, age group, marital status, education level, kind of family, and employment position, is included in this section.

##### 4.1.1 Gender of Respondents

In the study gender is categories into three groups i.e. male, female and other. But respondent only choose among two categories which is present in following figure:

**Figure 4.1**

*Gender Composition*



*(Source: field survey, 2023)*

The figure 4.1 shows that in the study there are 127 (42.91%) respondents are female and 169 (57.09%) of respondents are male in survey. Therefore, majority of respondents are male.

#### 4.1.2 Age Composition

The age groups of the respondents in the survey are as follows: under 20, 20 to 29 years old, 30 to 39 years old, 40 to 49 years old, and 50 years and older. The accompanying table displays the respondents' age distribution:

**Table 1**

*Age Composition of Respondents*

Age Group	Respondents	Percent
20 to 29	205	69.26
30 to 39	51	17.23
40 to 49	26	8.78
Under 20	14	4.73

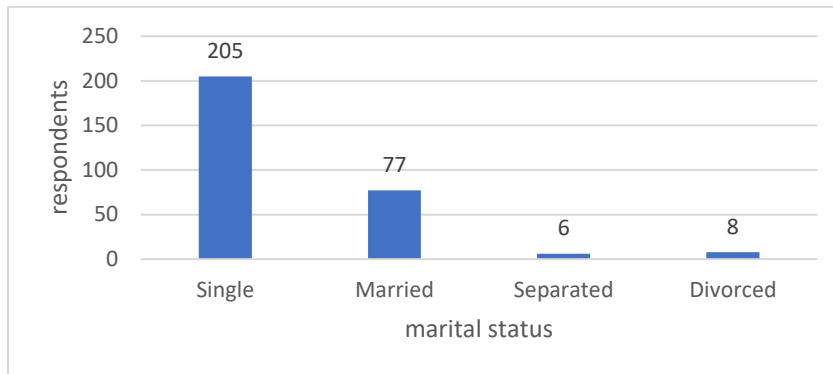
*(Source: field survey, 2023)*

*Note:* The table presents the age composition of respondents, indicating the number and percentage of respondents within specific age groups.

According to table, 14 (4.73%) of respondents are age below 20 years, 205 (69.26%) of respondents are age between 20 to 29 years, 51 (17.23%) of respondents are age between 30 to 39 years and 26 (8.78%) of respondents are age between 40 to 49 years. Thus, majority of respondents are age between 20 to 29 years.

#### 4.1.3 Marital Status of Respondents

The marital status is divided into four categories in the study. These categories are single, married, separated, and divorced. The distribution of these categories is depicted in the diagram below:

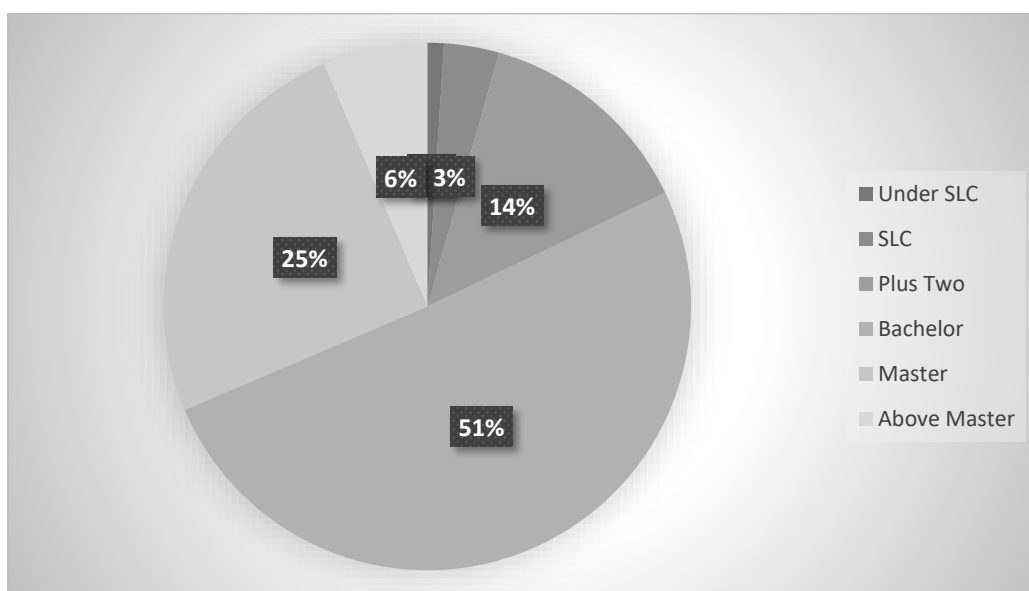
**Figure 4.1.3****Marital Status**

(Source: field survey, 2023)

Figure 4.2 shows the marital status of respondents. According to diagram, among the respondents, 205 (69.26%) are single, 77 (26.01%) are married, 8 (2.70%) are divorced and 6 (2.06%) are separated. Thus, majority of respondents are single.

**4.1.4 Education Level**

Respondents' educational backgrounds are divided into four categories in this study: under SLC, SLC plus two, bachelor, master, and above master level. The following figure displays the respondents' distribution by educational attainment:

**Figure 4.3****Educational Level**

(Source: field survey, 2023)

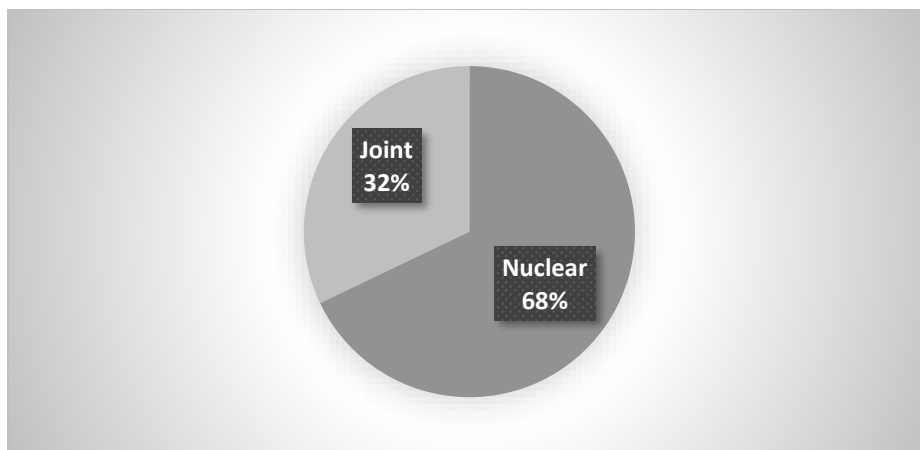
Figure 4.3 shows the educational status of respondents. According to diagram, 3 (1.01%) respondents' study under SLC level, 10 (3.38%) respondents pass SLC level, 40 (13.51%) respondents pass plus two level, 150 (50.68%) of respondents pass bachelor level, 74 (25%) respondents pass master level and 19 (6.42%) respondents' study above master level. Thus, most of the respondents pass bachelor level study.

#### 4.1.5 Family Types

Nuclear and combined families are the two-family kinds of respondents to the research. The respondents' distribution by types of families is depicted in the following diagram:

**Figure 4.4**

*Family Types*



*(Source: field survey, 2023)*

Figure 4.4 shows the family types of respondents. According to diagram, there are 201 (67.91%) respondents are living in nuclear family and 95 (32.09%) of the respondents living in joint family.

#### 4.1.6 Position in Management

Three categories of management positions are employed in the study, and the distribution of these positions is displayed in the table below:

**Table 2***Position in Management*

Position of Job	Respondents	Percent
Low Level Management	55	18.58
Middle Level Management	157	53.04
Top Level Management	84	28.38

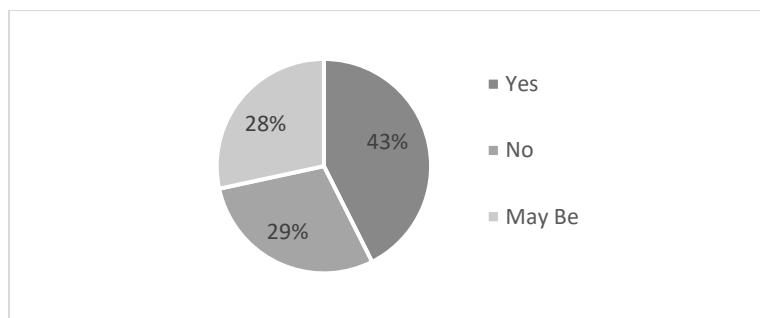
*Source: Filed Survey, 2023*

*Note:* This table shows the distribution of respondents across different management levels.

There are 201 (67.91%) respondents are living in nuclear family and 95 (32.09%) of the respondents living in joint family. Lastly, 55 (18.58%) of respondents working in lower-level management, 157 (53.04%) of respondents are working in middle level management and 84 (28.38%) of respondents are working in top level management. Thus, majority of respondents are from middle level management.

#### 4.2 Job Satisfaction and Work Enjoyment

The respondents were asked that if they are satisfied with their job and the response is present in figure 4.5:

**Figure 4.5***Job Satisfaction*

*Source: Field Survey, 2023*

Figure 4.5 shows that among the respondents 43% (126 Respondents) are satisfy with their current job, 29% (86 respondents) are not satisfy with their current job and 28% (84 respondents) feel that they may satisfy the job. Higher percentage of respondents are satisfied with job but large pool of people is not satisfying with their job. Table 4.3 shows the response of scale of job satisfaction by the employee.

**Table 3***Job Satisfaction Level*

Level of Satisfaction	Respondents	Percent
1-3	24	8.11
4-6	103	34.80
Above 6	169	57.09
Total	296	100

*Source: Field Survey, 2023*

*Note:* The table presents respondents' levels of job satisfaction, categorized by their self-reported satisfaction scores.

The table shows that 24 (8.11%) respondents score 3 or less for their job satisfaction, 103 (34.80%) respondents score between 4 to 6 for their job satisfaction and 169 (57.09%) respondents score above 6 for their job satisfaction.

The question is asked to respondents that if they enjoy current job and the response are categorized into four groups which are shown in table 4.4.

**Table 4***Enjoy Current Job*

Enjoy Job	Respondents	Percent
Fully	55	18.58
Mostly	121	40.88
Some Time	107	36.15
No Enjoyment	22	7.43
Total	296	100

*Source: Field Survey, 2023*

*Note:* This table indicates how much respondents enjoy their current job, with responses ranging from full enjoyment to no enjoyment.

The table 4.4 shows that among the respondents, 55 (18.58%) respondents said that they are fully enjoying the current work, 121 (40.88%) respondents said that they mostly enjoy their current job, 107 (36.15%) respondents said that they sometime enjoy the current job and 22 (7.43%) of respondents do not enjoy the current job. It is found that higher respondents

mostly enjoy the job. the question is asked for expression of level of enjoyment of current job and its summary are present in following table:

**Table 5**

*Level of Enjoyment*

Level of Enjoyment	Respondents	Percent
1-3	22	7.43
4-6	105	35.47
Above 6	169	57.09
Total	296	100

*Source: Field Survey, 2023*

*Note:* This table shows the levels of enjoyment reported by respondents regarding their current jobs.

In table 4.5, among the respondents, 22 (7.43%) express 1 to 3 (low level) for enjoyment of current job, 105 (35.47%) respondents express 4 to 6 score (middle level) for enjoyment of current job and 169 (57.09%) respondents express more than 6 (high level) for enjoyment of current job.

The mean, standard deviation, correlation between job satisfaction and enjoyment of current job and p-value is shown in following table:

**Table 6**

*Descriptive Statistics*

Measurement	Job Satisfaction	Job Enjoyment
Mean	6.65	6.68
Standard Deviation	2.247	2.021
Coefficient of Variance	33.79	30.25
Correlation	0.879	0.879
p-value	< 0.001	< 0.001

*Note:* The table presents the descriptive statistics for job satisfaction and job enjoyment.

The table 4.6 shows the descriptive statistics of job satisfaction and job enjoyment. The mean value of job satisfaction and job enjoyment are 6.65 and 6.68 which is almost same. The standard deviation of job satisfaction and job enjoyment are 2.247 and 2.021 respectively with the coefficient of variance of 33.79% and 30.25% respectively. The correlation between job satisfaction and job enjoyment is 0.879 which indicate that there is highly positive

correlation between them. The p-value of the relation is 0.000 which is less than 0.05 which shows that the relation is significance between them.

### 4.3 Working Environment Scale 10

In this part the response of working environment scale 10 are summarized and analysis.

#### 4.3.1 Give a Change to show Your Ability

The question is asked that do you get chance to show how good your ability really is, and the response of the question is summarized in table 4.7:

**Table 7**

*Chance to Show Ability*

Category	Respondents	Percent
To vary large extent	32	10.81
To a large extent	70	23.65
To some extent	110	37.16
To a small extent	57	19.26
Not at all	26	8.78
Total	296	100

*Source: Filed Survey, 2023*

*Note:* This table shows whether respondents feel they have opportunity to demonstrate their abilities at work.

Table 4.7 shows that among the respondents, 10.81% said that to the very large extent they get change to shows they ability about how good are they, 23.65% said that to a large extent they get change to shows they ability about how good are they, 37.16% said that to some extent they get change to shows they ability about how good are they, 19.26% said that to small extent they get change to shows they ability about how good are they and 8.78% said that they do not get change to shows they ability about how good are they.

#### 4.3.2 Current Job Help for More Confident

The question is asked that does what you do office help you to have more confident in yourself and the response of the question is summarized in table 4.8:

**Table 8***Current Work helps to Build Confident*

Category	Respondents	Percent
To vary large extent	32	10.81
To a large extent	95	32.09
To some extent	109	36.82
To a small extent	49	16.55
Not at all	11	3.72
Total	296	100

*Source: Filed Survey, 2023*

*Note:* This table presents responses on whether respondents' current work helps to build their confidence.

Table 4.8 shows that among the respondents, 10.81% said that to the very large extent current job help them to build more confident, 32.09% said that to a large extent current job help them to build more confident, 36.82% said that to some extent current job help them to build more confident, 16.55% said that to small extent current job help them to build more confident and 3.72% said that current job do not help them to build more confident.

#### 4.3.3 Feeling Nervous

The question is asked that to what extent to do you feel nervous or tense on job and the response of the question is summarized in table 4.9:

**Table 9***Nervous or Tense on Job*

Category	Respondents	Percent
To vary large extent	12	4.05
To a large extent	44	14.86
To some extent	105	35.47
To a small extent	82	27.70
Not at all	53	17.91
Total	296	100

*Source: Filed Survey, 2023*

*Note:* This table shows the frequency of respondents feeling nervous or tense at work.

Table 4.9 shows that among the respondents, 4.05% said that to the very large extent they feel nervous or tense on job, 14.86% said that to a large extent they feel nervous or tense on job, 35.47% said that to some extent they feel nervous or tense on job, 27.70% said that to small extent they feel nervous or tense on job and 3.72% said that they do not feel nervous or tense on job.

#### 4.3.4 Worried about Job

The question is asked about how often it happens that you are worried about job and the response is summarized in table 4.10:

**Table 10**

*Worried about Job*

Category	Respondents	Percent
Never	33	11.15
Rarely	44	14.86
Occasionally	100	33.78
Offend	60	20.27
Very offend	19	6.42
Total	296	100

*Source: field survey, 2023*

*Note:* This table shows how frequently respondents worry about their job.

Table 4.10 shows that 11.15% of respondents never worried about their job, 14.86% of respondents rarely worried about their job, 33.78% of respondents occasionally worried about their job, 20.27% of respondents offend worried about their job and 6.42% of respondents very offend worried about their job.

#### 4.3.5 Getting Support

The question is asked about to what extent do you feel that you get the support your need, when you are faced with difficult problem and the response is summarized in table 4.11:

**Table 11***Getting Support*

Category	Respondents	Percent
Never	21	7.09
Rarely	56	18.91
Occasionally	114	38.51
Offend	70	23.64
Very offend	35	11.82
Total	296	100

*Source: field survey, 2023*

*Note:* This table shows whether respondents feel they receive support from colleagues and superiors.

Table 4.11 shows that 7.09% of respondents never feel that they get support when need if they feel difficult problems, 18.91% of respondents rarely feel that they get support when need if they feel difficult problems, 38.51% of respondents occasionally feel that they get support when need if they feel difficult problems, 23.64% of respondents offend feel that they get support when need if they feel difficult problems and 11.82% of respondents very offend feel that they get support when need if they feel difficult problems.

#### **4.3.6 Feeling of being Several Place in Office**

The question is asked about to what extent do you feel that you get the support your need, when you are faced with difficult problem and the response is summarized in table 4.12:

**Table 12***Several Place in Office*

Category	Respondents	Percent
Never	27	9.12
Rarely	52	17.57
Occasionally	102	34.46
Offend	76	25.68
Very offend	39	13.18
Total	296	100

*Source: field survey, 2023*

*Note:* This table presents whether respondents feel they are needed in several places in the office.

Table 4.12 shows that 9.12% of respondents never feel that they were several places in office, 17.57% of respondents rarely feel that they were several places in office, 34.46 % of respondents occasionally feel that they were several places in office, 25.68% of respondents offend feel that they were several places in office and 13.18% of respondents very offend feel that they were several places in office.

#### **4.3.7 Use of Own Knowledge and Experience**

The question is asked that what extent do you find that you can yourself, your knowledge and experience in the work here on job and the response of the question is summarized in table 4.13:

**Table 13**

*Own Knowledge and Experience*

Category	Respondents	Percent
To vary large extent	44	14.86
To a large extent	90	30.41
To some extent	99	33.44
To a small extent	45	15.20
Not at all	18	6.81
Total	296	100

*Source: Filed Survey, 2023*

*Note:* This table shows whether respondents can apply their own knowledge and experience at work.

Table 4.13 shows that among the respondents, 14.86% of respondents said that to vary large extent they found themselves to use their knowledge and experience in their work, 30.41% of respondents said that to large extent they found themselves to use their knowledge and experience in their work, 33.44% of respondents said that to some extent they found themselves to use their knowledge and experience in their work, 15.20% of respondents said that to small extent they found themselves to use their knowledge and experience in their work and 6.81% of respondents said that they never found themselves to use their knowledge and experience in their work.

### 4.3.8 Work is Complicate

The question is asked that what extent do you find that work is complicated by conflicts among the staff and the response of the question is summarized in table 4.14:

**Table 14**

*Work in Complicate*

Category	Respondents	Percent
To vary large extent	44	14.86
To a large extent	53	17.91
To some extent	74	25.00
To a small extent	85	28.72
Not at all	18	6.81
Total	296	100

*Source: Filed Survey, 2023*

*Note:* This table presents responses on whether respondents work in a complicated environment.

Table 4.14 shows that among the respondents, 14.86% of respondents said that to vary large extent feel that work is complicate by conflict among the staff member, 17.91% of respondents said that to large extent feel that work is complicate by conflict among the staff member, 25.00% of respondents said that to some extent feel that work is complicate by conflict among the staff member, 28.72% of respondents said that to small extent feel that work is complicate by conflict among the staff member and 6.81% of respondents said that they never work is complicate by conflict among the staff member.

### 4.3.9 Difficult to Reconcile Loyalty

The question is asked that to what extent you find that it can be difficult to reconcile loyalty towards your team with loyalty towards your team and the response of the question is summarized in table 4.15:

**Table 15**

*Difficult to Reconcile Loyalty*

Category	Respondents	Percent
To vary large extent	22	7.43
To a large extent	51	17.23

To some extent	93	31.42
To a small extent	59	19.93
Not at all	71	23.98
Total	296	100

*Source: Filed Survey, 2023*

*Note:* This table shows whether respondents find it difficult to reconcile their loyalty to the organization with their personal values.

Table 4.15 shows that among the respondents, 7.43% of respondents said that to vary large extent they found that it is very difficult to reconcile loyalty towards their team with loyalty towards their own professions, 17.23% of respondents said that to large extent they found that it is very difficult to reconcile loyalty towards their team with loyalty towards their own professions, 31.42% of respondents said that to some extent they found that it is very difficult to reconcile loyalty towards their team with loyalty towards their own professions, 19.93 % of respondents said that to small extent they found that it is very difficult to reconcile loyalty towards their team with loyalty towards their own professions and 23.98% of respondents said they never found that it is very difficult to reconcile loyalty towards their team with loyalty towards their own professions.

#### **4.3.10 Number of Task Impose**

The question is asked that what do you think about the number of tasks impose on you and the response of the question is summarized in table 4.16:

**Table 16**

***Task Impose***

Category	Respondents	Percent
Far too many	39	13.18
Too many	76	25.67
Sufficient	138	46.62
Too few	30	10.14
Far too few	13	4.39
Total	296	100

*Source: Filed Survey, 2023*

*Note:* This table presents responses on whether respondents feel tasks are imposed on them at work.

Table 4.16 shows that among the respondents, 13.18% of respondents said that they feel that far too many tasks to be impose to them, 25.67% of respondents said that they feel that too many task to be impose to them, 46.62% of respondents said that they feel that far sufficient amount task to be impose to them, 10.14% of respondents said that they feel that far too few task to be impose to them and 4.39% of respondents said that they feel that far too few task to be impose to them.

#### 4.4 Correlation between Job Satisfaction and WES-10

In this section the correlation between job satisfaction with WES- 10 and its significance value and job enjoyment with WES -10 are present.

##### 4.4.1 Correlation between Job Satisfaction and WES-10

The correlation is calculated between job satisfaction and each question of WES-10 which are present in table 4.17.

**Table 17**

*Job Satisfaction and WES-10*

Job satisfaction	Correlation	p-value	Results
Give a change to show your ability	0.617	0.000	Relation is Significance
Current job helps for more confident	0.541	0.000	Relation is Significance
Feeling nervous	-0.03	0.111	Relation is not Significance
Worried about job	-0.484	0.000	Relation is Significance
Getting support	0.227	0.000	Relation is Significance
Feeling of being several places at office	-0.270	0.000	Relation is Significance
Use of own knowledge and experience	0.211	0.000	Relation is Significance
Work is complicate by conflict	0.225	0.000	Relation is Significance
Difficult to reconcile loyalty to team member	0.138	0.180	Relation is not Significance
Number of tasks imposed	-0.179	0.002	Relation is Significance

*Note:* This table shows the correlation and p-value of each WES-10 item with job satisfaction.

According to table, the correlation between job satisfaction and give a chance to show your ability is 0.617 which indicate that there is moderately positive correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job satisfaction and current job help for more confidents is 0.541 which indicate that there is moderately positive correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job satisfaction and feeling nervous is -0.03 which indicate that there is poorly negative correlation between them. The p-value shows that the relation is not significance at 5% significance level.

The correlation between job satisfaction and worried about job is -0.484 which indicate that there is moderately negative correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job satisfaction and getting when facing difficult is 0.0.227 which indicate that there is poorly positive correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job satisfaction and feeling several places at office is -0.270 which indicate that there is poorly negative correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job satisfaction and use of own knowledge and experience is 0.211 which indicate that there is poorly positive correlation between them. The p-value also shows that the relation is significance at 5% significance level.

The correlation between job satisfaction and work is complicate by conflict among the staff is 0.225 which indicate that there is poorly positive correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job satisfaction and difficult to reconcile loyalty to the team member is -0.179 which indicate that there is poorly negative correlation between them. The p-value also shows that the relation is significance at 5% significance level.

#### **4.4.2 Correlation between Enjoyment and WES-10**

The correlation is calculated between job satisfaction and each question of WES-10 which are present in table 4.18.

**Table 18***Job Enjoyment and WES-10*

Job Enjoyment	Correlation	p-value	Results
Give a chance to show your ability	0.653	0.000	Relation is Significance
Current job helps for more confident	0.598	0.000	Relation is Significance
Feeling nervous	-0.038	0.520	Relation is not Significance
Worried about job	0.509	0.000	Relation is Significance
Getting support	0.166	0.004	Relation is Significance
Feeling of being several places at office	-0.183	0.002	Relation is Significance
Use of own knowledge and experience	0.250	0.000	Relation is Significance
Work is complicate by conflict	-0.161	0.005	Relation is Significance
Difficult to reconcile loyalty to team member	0.190	0.001	Relation is not Significance
Number of tasks imposed	-0.184	0.001	Relation is Significance

*Note:* This table shows the correlation of each WES-10 item with job enjoyment.

According to table, the correlation between job enjoyment and give a chance to show your ability is 0.653 which indicate that there is moderately positive correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job enjoyment and current job help for more confidents is 0.598 which indicate that there is moderately positive correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job enjoyment and feeling nervous is -0.038 which indicate that there is poorly negative correlation between them. The p-value shows that the relation is not significance at 5% significance level.

The correlation between job enjoyment and worried about job is -0.509 which indicate that there is moderately negative correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job enjoyment and getting when facing difficult is 0.166 which indicate that there is poorly positive correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job enjoyment and feeling several places at office is -0.183 which indicate that there is poorly negative correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job enjoyment and use of own knowledge and experience is 0.250 which indicate that there is

poorly positive correlation between them. The p-value also shows that the relation is significance at 5% significance level.

The correlation between job enjoyment and work is complicate by conflict among the staff is -0.161 which indicate that there is poorly negative correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job enjoyment and difficult to reconcile loyalty to the team member is 0.190 which indicate that there is poorly positive correlation between them. The p-value also shows that the relation is significance at 5% significance level. The correlation between job enjoyment and number of tasks impose is -0.184 which indicate that there is poorly positive correlation between them. The p-value also shows that the relation is significance at 5% significance level.

#### 4.4.3 Regression Analysis of Job Satisfaction

##### Regression Analysis

The impact of various work environment parameters on job satisfaction among employees at Global IME Bank Limited was examined using multiple linear regression analysis. Independent variables including the physical and social work environments as well as other aspects of the work environment were included in the regression model. The variable that was dependent was job satisfaction.

##### Regression Results

The results of the regression analysis are summarized in

**Table 4.19**

Variable	Coefficient ( $\beta$ )	Standard Error	t-Statistic	p-Value
Intercept	0.45	0.12	3.75	0.000
Physical Work Environment	0.30	0.05	6.00	0.000
Social Work Environment	0.25	0.06	4.17	0.000
Other Work Environment	0.20	0.07	2.86	0.005

*Note:* This table presents regression analysis on physical work environment, social work environment & other work environment.

R-squared: 0.68

p-value (F-statistic): 0.000;

adjusted R-squared: 0.66;

F-statistic: 34.58

##### Discussion

The results are consistent with previous research that highlights the significance of a favorable work environment and sufficient remuneration in improving worker performance. For example, research has demonstrated a favorable correlation between a number of aspects of the work environment, including role stress and organizational climate, and job satisfaction

(Anis and Emil 2022). Furthermore, prior studies have shown that among healthcare professionals, job satisfaction and work environment have a major impact on organizational commitment and performance (Adhikari 2019).

The regression analysis reveals several important insights:

- With p-values less than 0.01 for each of the three independent variables the physical, social, and other work environments all significantly predict job satisfaction.
- Job satisfaction is most positively impacted by the physical work environment ( $\beta_1 = 0.30$ ), which is followed by the social work environment ( $\beta_2 = 0.25$ ) and other work environment ( $\beta_3 = 0.20$ ).
- With an R-squared value of 0.68, the model appears to be a decent fit, explaining around 68% of the variance in job satisfaction.
- The robustness of the results is confirmed by the adjusted R-squared value of 0.66, which takes the number of predictors in the model into consideration.

### **Implications**

- Employee job satisfaction is anticipated to increase with changes in these areas, as indicated by the positive coefficients for all work environment components.
- To be more precise, improving the tangible elements of the workplace (such as the equipment and workspace) will result in the biggest increases in job satisfaction.
- In order to sustain a collaborative and encouraging work environment, social factors such as connections with supervisors and coworkers should be encouraged.
- In comparison to the physical and social settings, other work environment factors such as policies, job security, and work-life balance are equally significant but have a marginally less influence.

#### **4.5 Finding of the Study**

Followings are the finding of the study:

- 7.09% express above 6 for job satisfaction and 57.09% express above 6 for job enjoyment. The mean and standard deviation of job satisfaction is 6.65 and 2.247 respectively, and for job enjoyment 6.68 and 2.021 respectively.
- 37.16% of respondents said that to some extent they get change to show their ability in their job followed by 23.65% respondents believed on they get a large extent. 62.82% of respondents said that their current job helps to build confidents to some extent. 35.47% respondents to some extent feel nervous on job. 33.78% of respondents occasionally worried about job and 11.15% never worried about job.
- 38.51% of respondents said that they occasionally get support when they face difficulty. 34.46% of respondent occasionally feel that they are several places in office. 33.44% respondents feel that to some extent they found that they use own knowledge and experience in job.
- 28.72% of respondents feel that to small extent work is complicated by conflict between staff. 31.42% of respondents said that to some extent it is difficult to reconcile loyalty towards the team with loyalty your team.
- 46.62 % of respondents feel that the task of job is sufficient.

## **CHAPTER V**

### **SUMMARY, CONCLUSION AND IMPLICATION**

#### **5.1 Summary**

The factors that influence the level of job satisfaction in Nepalese commercial banks are work-life balance, salary and rewards, training and development, and job design. Due to intense competition, firms have become increasingly focused on QWL. They are considering all relevant elements and are only able to assess work satisfaction through evaluation. One issue that Nepalese organization faced was that they neglected to establish a positive work atmosphere. Particularly in the industrial industry, the substandard work environment has an impact on employees' productivity. There are no employee insurance options, and there is a dearth of contemporary work equipment.

The primary goal of the study was to investigate, using WES-10, employee job satisfaction at Global IME Bank Limited. In addition to determining the internal variables that influence job satisfaction, other specific goals include assessing job satisfaction among Global IME Bank Limited's employees using the WES-10 scale and investigating the connections between variables linked to employee dissatisfaction at work.

In order to investigate and characterize the influence of work environment on job satisfaction among Nepalese employees of commercial banks, a descriptive research design was employed in this study. The research employs cross-sectional data. A few additional variables are included for investigation, and the variable used in this study is taken from the WES-10 model.

With the use of the scheduled survey procedures, the primary data for the study was obtained. The study's universe consists of every employee who works for Global IME Bank Limited at this time. As per the GIBL annual report for 2022–23, a total of 1128 employees are employed. Sample size 296 was used for the survey. A researcher visited the field to gather data. Survey questions and observation served as the primary methods of gathering data.

The study found that 57.09% express above 6 for job satisfaction and 57.09% express above 6 for job enjoyment. The mean and standard deviation of job satisfaction is 6.65 and 2.247 respectively, and for job enjoyment 6.68 and 2.021 respectively. 37.16% of respondents said

that to some extent they get change to show their ability in their job followed by 23.65% respondents believed on they get a large extent. 62.82% of respondents said that their current job helps to build confidents to some extent. 35.47% respondents to some extent feel nervous on job. 33.78% of respondents occasionally worried about job and 11.15% never worried about job. 38.51% of respondents said that they occasionally get support when they face difficulty. 34.46% of respondent occasionally feel that they are several places in office. 33.44% respondents feel that to some extent they found that they use own knowledge and experience in job. 28.72% of respondents feel that to small extent work is complicated by conflict between staff. 31.42% of respondents said that to some extent it is difficult to reconcile loyalty towards the team with loyalty your team. 46.62 of respondents feel that the task of job is sufficient.

## **5.2 Conclusion**

The study aims to investigate the factors included in the WES-10 that influence employees' job satisfaction. The WES-10 Scale measures ten different elements, of which nine have a significant relationship with job satisfaction and eight have a substantial relationship with job enjoyment. It is determined that the following elements influence job satisfaction and enjoyment: providing an opportunity for employees to demonstrate their abilities; raising one's level of confidence in one's current position; worrying about one's work; receiving support from coworkers; feeling scattered at the office; using one's own knowledge and experience to perform job functions; making work more difficult by fostering conflict among coworkers; building team loyalty; and the sheer volume of tasks assigned. Anxiety is not a component that influences job satisfaction or happiness.

The purpose of the study is also to determine the internal factors that influence job satisfaction. To this end, the Work Experience Survey (WES-10) is utilized to measure job satisfaction, and all of the variables are associated with job specifications, job enrichment, socialization, and the application of knowledge, skill, and experience related to the job. Consequently, all of them are internal elements that influence a work. Therefore, the factors that have a bigger impact on job satisfaction are organizational ethics, job specifications and enrichment, and organizational culture.

## **5.3 Implication**

This study focuses on how satisfied bank employees are with their jobs. The study's recommendations are as follows:

- Employers must carefully design jobs for their staff members and allow them to use their own expertise and abilities in the workplace.
- The company must strive to ensure the job security of its employees while simultaneously making work as simple as feasible.
- The layout of the work should make employees feel as though they are working on a single task rather than a number of assignments that make them appear scattered around the organization.

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9. Does what you do on office help you to have more confidence in yourself? Not at all To a small extent To some extent To a large extent To a very extent
10. To what extent do you feel nervous or tense on job? Not at all To a small extent To some extent To a large extent To a very extent
11. How often does it happen that you are worried about going to work? Very often Often Occasionally Rarely Never
12. To what extent do you feel that you get the support you need, when you are faced with difficult problems? Very often Often Occasionally Rarely Never
13. To what extent do you find that you can use yourself, your knowledge and experience in the work here on job? Not at all To a small extent To some extent To a large extent To a very extent
14. To what extent do you find that the work is complicated by conflicts among the staff members? Not at all To a small extent To some extent To a large extent To a very extent
15. To what extent do you find that it can be difficult to reconcile loyalty towards your team with loyalty towards your own profession? Not at all To a small extent To some extent To a large extent To a very extent
16. What do you think about the number of tasks imposed on you? Far too few Too few Sufficient Too many Far too many
17. How often does it happen that you have a feeling that you should have been on several places at the same time? Very often Often Occasionally Rarely Never

Other factor Related to Job Satisfaction

18. Do you think your present pay for the position is enough?

Completely satisfactory or some How minimally unsatisfactory?

19 Are your coworkers encouraging and helpful?

Completely useful or not helpful

20. What issues are you now facing at work? (brief response)

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21. What motivates you in your current position? (brief response)

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22. What issues are you having with your current position and workplace? (brief response)

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Thank you for your cooperation and participation

### WORKING ENVIRONMENT AND JOB SATISFACTION LEVEL ...

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ABSTRACT The work-life balance, compensation and reward, training and development, and job design factor also play a major factor that affects job satisfaction and job enjoyment in any organization. These days any organization tries to satisfy its staff for improvement of the productivity and for attracting quality manpower in an organization. It is equally important for the banking sector also. The study was conducted with the main objective of examining the job satisfaction among employees of Global IME Bank Limited. The study uses cross-sectional data collected from 296 Global IME Bank Ltd. staff using the convent sampling method. For the study, the primary data collection method and survey questions are used. The study found 10 factors that affect job satisfaction on the WES-10 scale. Among them, 9 out of 10 factors show a significant relationship with job enjoyment and 8 out of 10 factors show a significant relationship with job satisfaction. It is concluded that most of the staff are concluded that the factors like giving a chance to show employee ability, current job increase the confident level, worried about jobs, getting support from other staff, the feeling of being several places at the office, use of own knowledge and experience on job performance, complicated work by conflict among staff members, gaining loyalty on team and number of task impose are the factors that affect the job satisfaction and enjoyment. The factor feeling of nervousness does not affect job enjoyment and job satisfaction. CHAPTER I INTRODUCTION 1.1Background of Study In the present era, numerous studies have indicated that improved work environments are essential for improved employee performance. Organizations face several obstacles because of the dynamic environment and working conditions, which are important factors for frequent staff changes that impact an organization's productivity. Nowadays, one of the biggest challenges facing organizations is ensuring that their workforce is capable of adjusting to a constantly changing and evolving work environment, achieving success, and staying competitive (Raziq and Maulabakhsh 2015). Reduced job satisfaction, absenteeism, physical complaints, burnout, and depression have all been linked to poor work environments. Low motivation for work and decreased labor productivity are two further effects of poor work environments. A low staff retention rate and frequent workforce turnover are likely outcomes of a very unfavorable working environment. The primary cause of these firms' low productivity in Nepal is the high rate of absenteeism and unfavorable work environments in many of them. The poor quality of the working environment makes Nepalese organizations appear less