

**THE EFFECT OF JOB SATISFACTION ON EMPLOYEE
OF FINANCIAL INSTITUTIONS**

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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CERTIFICATE OF AUTHORSHIP

I hereby declare that this submission is my own work and that, to the best of my knowledge and belief, it contains no material previously published or written by another person nor material which to a substantial extent has been accepted for the award of any other degree of a university or other institution of higher learning, except where due acknowledgements.

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REPORT OF RESEARCH COMMITTEE

Ms. Manila Dhimal has defended research proposal entitled “**The Effecting Job Environment on Employee Satisfaction on Financial Institutions** ”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 Asso. Prof. Dr. Kapil Khanal submit the dissertation for evaluation and viva-voce examination.

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APPROVAL SHEET

We, the undersigned, have examined the dissertation entitled “**The Effecting Job Environment on Employee Satisfaction on Financial Institutions** ” presented by Manila Dhimal 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 dissertation is worthy of acceptance.

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Sincerely,

Ms. Manila Dhimal

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ABSTRACT

The research examines how the workplace environment influences employee performance within Kathmandu Valley financial institutions. This study emphasizes the critical role of the work environment in shaping employee motivation, behavior, and job satisfaction, drawing on insights from previous research. A variety of dimensions of the work environment are identified and discussed, including physical conditions, social interactions, and managerial support. Furthermore, the study highlights the interconnectedness of hygiene and motivational factors in influencing employee engagement and satisfaction. The study offers a comprehensive understanding of the multifaceted dynamics of the work environment as well as its implications for organizational effectiveness through the integration of findings from diverse scholarly sources. A culture of commitment, ownership, and sustained performance at work must be fostered by organizations by adopting holistic approaches to managing workplace factors. By shedding light on the complex relationship between workplace environment and employee performance, this research contributes to the existing body of knowledge, providing practitioners, policymakers and scholars with useful insights.

CHAPTER: I

INTRODUCTION

1.1 Background of the Study

Job The workplace isn't just where people go to work—it's where they spend a significant portion of their lives. It's no surprise then that the environment plays a crucial role in how employees perform. Nowadays, organizations aim not only for innovation but also to inspire their workers to excel, work smarter, and be more efficient. To navigate the challenges of today's business landscape and ensure survival, companies are prioritizing employee performance management. This involves creating a conducive work environment that caters to the comfort and needs of employees, ultimately aiding in talent attraction and retention. This responsibility falls on managers and supervisors across the board.

Traditionally, businesses relied on resources like manpower, machinery, materials, and money for successful operations. However, the linchpin of productivity often lies in employee performance—how well they carry out their tasks. As highlighted by Robbins (2000), employee performance can either positively or negatively impact productivity.

Consider this: the majority of people spend about half of their lives indoors, primarily in their workplaces. This indoor environment significantly influences their mental state, actions, abilities, and performance (Hameed, et al., 2009). Today's work environments are dynamic and diverse, encompassing not just the physical aspects of the workplace but also social interactions. Employees deserve a workplace free from harassment and hostility, fostering a positive atmosphere that encourages productivity.

The changing dynamics of the employer-employee relationship have led to a shift in workplace practices. Employers are implementing various strategies—from performance-based pay to promoting work-life balance—to motivate their workforce. Beyond motivation, employees also need the necessary skills to excel in their roles

(lumenlearning, 2020). The quality of the work environment significantly influences employee motivation and subsequent performance. Factors like office design can greatly impact employee morale and productivity (Chandrasekar, 2011).

In essence, organizations must recognize the pivotal role of the work environment in shaping employee behavior, motivation, and ultimately, performance. By prioritizing a conducive and supportive workplace, businesses can not only enhance productivity but also foster a positive organizational culture conducive to long-term success (Chandrasekar, 2011).

1.2 Problem Statement:

Management today faces the crucial task of creating an atmosphere that not only attracts, but also retains and inspires its employees, all in pursuit of maximizing productivity. This challenge stands in stark contrast to methods employed just a few years ago to ensure employee satisfaction. The contemporary workplace is a dynamic landscape, constantly evolving with shifting contexts and demands. In a thriving economy, employees are presented with myriad opportunities and privileges, fostering an environment where the need for employers is outweighed by the demand for skilled workers. Unfortunately, this shift has led to a neglect of the workplace environment, with both employers and employees often unaware of its profound influence and underlying dynamics (International Labour Organization, 2020).

Research, such as that by Hamed and Amjed (2009), highlights the pervasive disregard for the workplace environment and its associated issues. Numerous factors within the workplace significantly impact employee productivity, transcending mere surface-level changes. Modern programs addressing lifestyle adjustments, work-life balance, and health considerations—previously overlooked—are now central to attracting top talent and are commonplace among esteemed organizations. Studies consistently demonstrate the substantial impact of the workplace environment on employee performance and morale.

Consequently, it is imperative for employers to comprehend the profound influence of the workplace environment on employee performance, motivation, and engagement, both positively and negatively, affecting their physical and psychological well-being (Shuck, et al., 2013). Thus, this research seeks to explore the intricate relationship

between the working environment and employee performance within this organization. By examining how the workplace environment influences worker productivity, this study aims to evaluate its role in either fostering or hindering employee performance..

The research questions for this research are:

- How do the various components of the workplace environment relate to the performance of employees in financial institutions within Kathmandu Valley?
- What is the extent of the impact of workplace environment components on employee performance within financial institutions in Kathmandu Valley?
- What are the specific ways in which workplace environment components influence the performance of employees within financial institutions in Kathmandu Valley?

1.3 Objective of Study:

The general objective of this study is to assess the impact of working environment on employees' performance in the financial institution of Kathmandu Valley. The specific objectives of this are as follows:

- Investigating the correlation between workplace environment components and employee performance within the financial institutions of Kathmandu Valley.
- Assessing how workplace environment components impact employee performance within Kathmandu Valley's financial institutions.

1.4 Research Hypothesis

This research study will test the relationship between working conditions and the job satisfaction. The hypothesis below is developed to analyze the relationship between the variables.

H1: The better working environment will lead to increased job satisfaction.

H2: The work environment has a positive and significant impact on employee performance.

H3: Job satisfaction has a positive and significant impact on employee performance.

1.5 Rationale of the Study:

The study at its completion will benefit the manager, employees and the organization as a whole. The study's primary purpose is to understand how work environment affects employees' performance in the organization. Furthermore, the study's findings may encourage the organization's authorities to recognize the factors affecting employees' performance at work and their working environment. This study is relevant to managers of the organization so that they can improve their relationship with subordinates and address issues affecting employees and their immediate environment.

In addition, the study will serve as background information for advocating and promoting a good working environment for the organization's employees. Furthermore, it will serve as a blueprint for determining how an organization's actual work environment affects employee performance and will serve as background information for future research.

1.6 Limitation of the Study:

Upon completion, this study will yield significant benefits for managers, employees, and the organization as a whole. Its focal point lies in comprehending the pivotal role of the work environment in influencing employee performance within the organization. Moreover, it is expected that the study's outcomes will facilitate organizational authorities in acknowledging the variables impacting both the work environment and employee performance.

The study's relevance for managers extends to enhancing their relationships with subordinates and effectively addressing pertinent issues within the work environment. Additionally, it will furnish valuable background information to advocate for an improved work environment, thereby fostering enhanced employee performance. Furthermore, it will serve as a foundational resource for future research endeavors on the same subject and as a blueprint for assessing the actual impact of the work environment on employee performance within organizations.

CHAPTER: II

LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Herzberg's Two-Factor Theory of Motivation

Frederick Herzberg created a model in 1959 after interviewing more than 200 professionals to understand what made them happiest and unhappiest at work (Expert Program Management, 2018). In his Two-Factor Theory of Motivation, Herzberg (1968) proposed that there are two types of factors influencing job satisfaction: motivation factors and hygiene factors. Hygiene factors, when lacking, can cause job dissatisfaction among workers. Their role is mainly to prevent discontent rather than directly motivate. Herzberg identified six motivator factors, such as recognition, achievement, growth opportunities, advancement, responsibility, and the nature of the work itself. These motivators are intrinsic to the job and are referred to as "job content" because they directly impact employee satisfaction (Maidani, 1991).



(Source: Tool Share, 2020)

2.1.2 Job Performance

Organizational performance shows how well a company achieves its goals efficiently. One way to measure this is by looking at how productive employees are. Many

studies have suggested different ways to measure how well an organization is doing. This can include looking at the quality, quantity, knowledge, or creativity of each person's work over a set time. Individual performance is really important for both the organization and the employees. When people do well at their jobs, they feel good about themselves and become more confident. They might even get promotions or special recognition. Opportunities for career advancement are much better for high performers compared to those who perform okay or poorly. Performance is all about specific actions, like making sales, teaching, programming, or putting parts of a product together. And it's not just any action; it's actions that can be measured. Plus, these actions have to be focused on achieving goals, the things the organization hired the employee to do well. (Venkatraman & Ramanujam, 1986; Wong & Wong, 2007; Prajogo, 2007; Bandura, 1997; Kanfer et al., 2005; Van Scotter et al., 2000; Campbell et al., 1993).

2.1.3 Job Satisfaction

Hoppok Hoppok & Spielgler (1938) described job satisfaction as a mix of how employees feel psychologically, physically, and environmentally at work, leading them to feel content or happy with their jobs. They highlight the role of various factors in influencing an employee's satisfaction within the organization. Vroom (1964) adds that job satisfaction reflects employees' emotions towards their roles at work. Job satisfaction is crucial for motivating employees and boosting their performance. Over time, many have defined job satisfaction, recognizing its significance in human resource management. It hinges on factors like selecting the right person for the right job, assigning appropriate responsibilities, and fostering a supportive work environment. Job satisfaction impacts employee retention, influenced by factors like workplace atmosphere, individual experiences, and job characteristics (Hand & Meglino, 1979). Mullins (2005) further elaborated on job satisfaction, noting its complexity and the varied interpretations people have. While motivation is often associated with job satisfaction, the link between them is not always clear-cut. They manifest differently in an employee's attitude and mindset, such as a sense of achievement or working for a greater purpose.

2.1.4 Determinants of Job Satisfaction

Employee satisfaction is all about how happy workers feel about their job and the place they work. It's essential for organizations to build a culture that promotes and prioritizes employee satisfaction. When employees are satisfied, they tend to stick around longer and do better work. This happiness also spreads to customers, which boosts how well the organization performs overall (Hunter & Tietzen, 1997).

Across different industries, several things can affect how satisfied employees are. Some key factors include how much they get paid, the conditions they work in, how well they work with others, and the type of tasks they do (Sousa-Poza, 2000).

Research by Tariq et al. (2013) found that various things like workload, pay, stress on the job, and conflicts between work and family life can make employees unhappy, leading to them leaving their jobs. These factors can ultimately harm how well the organization performs.

2.1.5 Working Environment and Job Satisfaction:

The workplace environment is crucial for employees because they spend a lot of time there, and it affects them in various ways. Research by Kamarulzaman et al. (2011) suggests that satisfied employees lead to better work outcomes. Sharma et al. (2016) found that a good office environment positively influences employee behavior and enhances motivation, productivity, and performance. How connected employees feel to their organization impacts their behavior, including motivation, innovation, and absenteeism, interactions, and job retention.

Employee productivity is a major concern nowadays, and it's heavily influenced by the work environment (Mwendwa et al., 2017). Workplace environment includes factors like location, noise levels, air quality, amenities like child care, etc. Every organization needs to monitor its environment to achieve its goals (Ahmad, 2010). Balouch et al. (2014) note that workplace environment can either positively or negatively affect employee satisfaction.

The working environment has two main dimensions: the work itself and the context in which it's done (Maulabakhsh & Raziq, 2014). Conditions like heating, ventilation, noise control, safety, etc., also impact employees and their performance (Vischer, 2008; Davis, 2011). Higher employee satisfaction reduces turnover and boosts morale

(Dole & Schroeder, 2001). Carlopio (1996) found a positive link between workplace satisfaction and job performance.

Modern workplace environments are linked to employee satisfaction (Herzberg, 1968; Spector, 2008). Employees prefer safe, comfortable, and modern facilities close to home with proper tools (Locke, 1976). The workplace is seen as an integral part of the work itself (Joroff et al., 2003). Understanding different aspects of space and work helps organizations create environments where employees can use their skills effectively.

Investing in quality workplace environments can lead to better employee performance (Mbembati et al., 2008). If the workplace doesn't meet employees' needs and they perceive it negatively, it can lead to lower productivity, increased absenteeism, stress-related illnesses, and reduced commitment (Cottini & Ghinetti, 2012).

2.1.6 Pay and promotion and Job Satisfaction

Pay includes things like salary, bonuses, and allowances that employees get. It's important for pay to match how much work someone does. When pay doesn't seem fair for the amount of work, employees aren't happy and they lose motivation. Giving pay based on how well someone does their job usually leads to better results in terms of how much work they do and how satisfied they are (Ahmed & Ali, 2017).

Increasing how much someone gets paid can really affect their work. Some companies reward hard-working employees with promotions, which can make them work even harder. But if an employee doesn't care much about promotions, getting more money might be a better reward for them. Remuneration and benefits given to employees can help a company control how its staff behaves and how well they work (Kessle et al., 1999).

Research by Purohit & Belal (1998) in Bangladesh found that employees are happier when they get good pay and other perks. When pay seems fair based on the job and the skills needed, people are more likely to be satisfied (Locke, 1976).

Promotions mean moving up the career ladder, which can make some people very happy. They feel like they've achieved something and their status improves. But it's important that promotions are given fairly, otherwise they might not solve problems with job satisfaction (Ahmed & Ali, 2017; Mullins, J.L. 2005).

Promotions can offer chances for personal growth, more responsibilities, and a higher social status. If people believe promotions are given fairly, they're more likely to feel satisfied (Witt and Nye 1992). Different kinds of promotions have different effects on job satisfaction because they come with different rewards (Luthans 1998).

2.1.7 Co-workers and job satisfaction

Interacting with colleagues involves teamwork, helping each other, and creating a positive atmosphere. When employees cooperate, communicate, and support one another, it boosts their performance and satisfaction at work. Studies by Buljubasic (2008) and Hudson (1997) show that good relationships among coworkers can enhance job satisfaction, productivity, and well-being. Support from colleagues not only makes the workplace enjoyable but also contributes to overall health. Research by Kaul & Lakey (2003) highlights the connection between positive social interactions and mental and physical health. When colleagues support each other, employees feel more comfortable sharing ideas, leading to increased job satisfaction (Fass et al., 2007). This support is crucial, especially during times of emotional exhaustion, as it helps reduce work stress (Albar-Marin & Garcia-Ramirez, 2005). Moreover, studies indicate that social support can mitigate work-related stress (McIntosh, 1991), leading to higher job satisfaction and lower turnover intentions (Levy, 2006). According to Fiedler et al. (1977), coworker relationships are based on friendship, acceptance, and loyalty within a group, which influences trust and respect for leaders (Chen, 1989). Managers who earn support and trust from their team tend to have more influence (Fiedler et al., 1977), and trust among colleagues impacts job satisfaction rates (Driscoll, 1978; Liou, 1995). Therefore, managers should prioritize fostering positive coworker relationships to increase job satisfaction and team cohesion (Robert & Anegelo, 1995).

2.1.8 Supervisor and Job satisfaction level

Having supportive bosses when needed, the ability to bring employees together, encouraging creative thinking, and understanding company values are key aspects of supervision. Research by Schroffel (1999) and Raziq & Maulabakhsh (2015) has shown that good supervisors lead to high employee satisfaction, while poor communication leads to dissatisfaction. Managers can affect satisfaction, commitment, and performance through their leadership style, which includes attitudes, behaviors, traits, and skills based on personal and organizational values (Mosadegh Rad et al., 2006). Brenninger (2011) suggests that to have satisfied employees and good outcomes, supervisors should involve employees more in decision-making, fostering commitment to company goals. Supervisors should support individual and team efforts, share information, and manage cross-functional aspects horizontally, not just vertically. Trust in subordinates' decisions correlates with leader support (Beach & Beach, 1978). Good coordination among employees is crucial for high performance and job satisfaction (Tsao, 1990). According to Hamid & Kureshi (2017), in today's competitive global markets, building a strong workforce hinges on ensuring employee happiness and contentment.

2.1.9 Personal Growth and Freedom at Work

Employees are really important for a company. They help a lot in making things and getting work done. Many things affect what employees do at work, which also affects how well they do their job. It's not just about whether employees are happy that determines how fast they work (Daniels, 2001). Giving them chances to grow and do things their own way makes them want to stick around for a long time. When companies give their employees good training, it helps them get better at their jobs. This training is like teaching them new skills or ways of doing things (Armstrong, 2000). This helps both the company and the employees stay strong and steady. Helping employees grow in their careers is important for both the company and the person. It's a win-win situation because both sides get good things out of it.

2.2 Empirical Review

Ramesh Krishnan, Koe Wei Loon, and Norashikin Zainuddin Tan (2018) examined Employee Task Performance about Job Satisfaction and Work-Life Balance. The purpose of this study was to examine the impact of work-life balance and job satisfaction on academic staff task performance in a public higher education

institution in Malaysia. The study examined the direct relationship between perceived job satisfaction and work-life balance on task performance using a quantitative research method and included 120 participants. A survey was conducted with key company personnel to gain information about the factors that affect academic staff performance. To ensure precise analysis and interpretation, secondary data was obtained from internal and external sources to support primary data. There was a positive correlation between academicians' task performance and job satisfaction and work-life balance. Compared to work-life balance, job satisfaction tended to be the strongest predictor of academicians' task performance.

This study was conducted by Senthil Kumar (2024) on the topic of how employee work-life balance influences employee performance and job satisfaction. This study examined the relationship between employee performance and work-life balance. In this study, qualitative research is conducted. This will simplify the process of choosing an industry. Nevertheless, prior research has extensively examined the relationship between satisfaction and individual and organizational outcomes. Study findings indicate that job satisfaction partially and simultaneously influences employee performance and work-life balance.

Noel Munda; Ma. Niña S. Gache (2024) investigated the Impact of work-Life Balance on Employee Performance and Job Satisfaction. The objective of this research was to evaluate the work-life balance, motivation, job satisfaction, and commitment levels of high school teachers in a city in Laguna, Philippines during the academic year 2022-2023.. This will simplify the process of selecting an industry. Nevertheless, prior research has extensively examined the relationship between satisfaction and individual and organizational outcomes. Employee performance and work-life balance are positively and dramatically affected by job satisfaction, partially and simultaneously. Work-life balance, job satisfaction, and job commitment were high among teachers, while motivation was high. There was a negative very weak correlation between work-life balance and job commitment, while there was a positive moderately strong correlation between job satisfaction and job commitment.

Soni Rathi; and Praveen Kumar (2023) investigated the Mediating Role of Job Satisfaction Between Work-Life Balance and Employee Retention. The purpose of this study was to determine whether WLB and JS affect employee retention, as well

as the impact of job satisfaction on employee retention. The research aims to examine previous literature reviews on work-life balance, job satisfaction, and employee retention and find out how they are related in various sectors of India's and other nations' industries. This study shows that work-life balance affects employee retention as well as job satisfaction. Additionally, there is a relationship between job satisfaction and employee retention. A discussion of limitations and future directions is also included.

Mutiara Rizky Febriani; Agung Wahyu Handaru; Sholikhah (2021) investigated the Influence Of Work Stress and Work-Life Balance On Employee Job Satisfaction. The objective of this research was to analyze and find out 1) The description of work stress, work-life balance, and employee job satisfaction of PT Taspen (Persero) Indonesia, 2) The influence of work stress on employee job satisfaction of PT Taspen (Persero) Indonesia, 3) The influence of work-life balance on employee job satisfaction of PT Taspen (Persero) Indonesia, 4) The research model of work stress and work-life balance in predicting employee job satisfaction of PT Taspen (Persero) Indonesia. There were 199 employees at PT Taspen (Persero) Indonesia who participated in this research. Interviews and surveys were conducted using questionnaires, which were then processed using SPSS 21. A descriptive and causal analysis was used in this study. Regression results indicate a negative and significant relationship between work stress and employee job satisfaction and a positive and significant relationship between work-life balance and employee job satisfaction.

Indri Iswardhani; Nurdin Brasit; Ria Mardiana (2019) investigated The Effect of Work-Life Balance and Burnout on Employee Job Satisfaction. The purpose of this research is to investigate the balance of work-life balance and burnout on employee job satisfaction both directly and indirectly carried out on employees of the Deputy Health BPJS Office in South Sulawesi, West Sulawesi, Southeast Sulawesi, and Maluku. Variables in this study are quantitative, and they are used to explore the positions of the variables and the relationships between them. The purpose of this research is to test hypotheses that have already been formulated. This study found that work-life balance was positively and significantly related to employee job satisfaction, burnout was negatively and significantly related to employee job satisfaction, and a positive work-life balance was significantly related to employee job satisfaction if it was mediated by burnout.

Egit Fahri Gunawan; Sudarmiatiin Sudarmiatiin; Madziatul Churiyah (2024) investigated The Effect of Work-Life Balance and Compensation on Employee Performance. Through Job Satisfaction as an Intervening Variable. This study aimed to determine and analyze whether work-life balance and compensation affect employee performance with job satisfaction as an intervening variable in employees at PT Indominco Mandiri, East Kalimantan. Research methods used in this study are descriptive and explanatory. There were 230 employees at PT Indominco Mandiri, East Kalimantan, and 145 people were sampled for this study. PT Indominco Mandiri's employee performance was positively impacted by job satisfaction. Employee performance of PT is positively impacted by work-life balance indirectly through job satisfaction as an intervening variable. Through job satisfaction, compensation indirectly affects employee performance at PT Indominco Mandiri in a positive and significant way.

The study by Sajid Naseeb, et al. (2019) examines the impact of performance appraisal politics on the outcomes of work in the Pakistani banking sector and highlights the negative impact on employee commitment as well as a positive association with turnover intentions. Specifically, this study aims to analyze the performance of employees to interpret job satisfaction, organizational commitment, and employee turnover in the Pakistani banking sector. The data was collected from a sample of bank employees across different districts in KPK and Islamabad for this purpose. Analysis of the data was conducted using SPSS & AMOS software for exploratory factor analysis and structural equation modeling. There is a negative and significant relationship between Performance Appraisal Politics (PALP) and employee commitment level, but a positive and significant relationship between Performance Appraisal Politics and turnover intentions.

Hassan Soodmand and Afshar Mehdi (2016) investigated the impact of job satisfaction on Iranian English teachers' job performance, finding significant differences between satisfied and dissatisfied teachers. The purpose of this study was to investigate whether job satisfaction/dissatisfaction has a significant impact on teachers' job performance. This study examined the differences between satisfied and dissatisfied Iranian junior secondary school English teachers about their job performance as part of a large-scale project. Specifically designed to study the performance of EFL teachers, 64 Iranian English teachers, and 1774 students

completed a validated questionnaire. As a result of the study, teachers were significantly different from their dissatisfied counterparts in terms of their job performance, suggesting that the observed differences might have been primarily the result of their level of satisfaction with their profession. There was also a significant difference in students' evaluations of their teachers' performance.

Kamaroellah and Mubarak (2019) examine how organizational culture affects motivation, satisfaction, and job performance, discovering a significant impact on motivation, but not on work satisfaction or performance. This study examined the change in paradigm in good government administration through the implementation of Regional Autonomy as specified in Law No. 32 in the year 2004 on Regional Government Administration through performance improvement of government autonomous agencies as well as a detailed clarification of vision, mission, and strategy indicating whether or not the activities were implemented according to the specified policy or program. Research was conducted using quantitative data, i.e. data measured on a numeric scale, and samples were taken from 120 officials from echelon III and IV at the Regional Autonomous Agency in Pamekasan Regency Administration. By using the stratified proportional sampling method, samples are taken from the respective regional autonomous agencies proportionally to the total population available to each agency. (1) Organizational culture has a significant influence on work satisfaction, according to this study. (2) Organizational culture has no significant influence on work motivation. (3) Work satisfaction impacts motivation significantly. (4) Work satisfaction has a significant impact on performance. (5) Work motivation significantly affects performance.

S.N	Date of Publication	Article/Book	Writers	Objectives	Methodology	Findings
1	26 March, 2018	The Effects of Job Satisfaction and Work-Life	Ramesh Krishnan; Koe Wei Loon; Norashikin Zainuddin	To examine the role of job satisfaction and work-life balance on task performance	This study which specifically examined the direct effect of perceived job satisfaction	The research finding showed a positive association between job satisfaction and work-life

		Balance on Employee Task Performance	n Tan	of academic staffs in a selected public higher learning institution in Malaysia.	and work-life balance on task performance employed a quantitative research method and was participated by 120 respondents. Interviews were conducted with key company personnel to obtain information about factors affecting the academics staff's task performance. Secondary data acquired from internal and external sources were used to support the primary data obtained to ensure precise analysis and interpretation.	balance on academicians' task performance. The findings also showed that job satisfaction tend to be the strongest predictor of academicians' task performance compared to work-life balance.
2	2024	The Impact of work-Life Balance on Employee Performance and	Senthil Kumar S	To investigate the connection between employee performance and work-life balance towards	The research is qualitative research. This will make the process of choosing an industry much easier. Nonetheless, prior research	The study's findings show that employee performance and work-life balance are positively and dramatically impacted by job satisfaction,

		Job Satisfact ion		productivity.	has extensively examined the relationship satisfaction and individual and organizational outcomes.	partially and simultaneously.
3	2024	Work-life balance , motivation, and satisfac tion as determi nants of job commit ment	Noel Munda; Ma. Niña S. Gache	To evaluate the work-life balance, motivation, job satisfaction, and commitment levels of high school teachers in a city in Laguna, Philippines during the academic year 2022-2023.	Mean, Standard Deviation, Spearman Rho, Ordinal Regression, and Moderated Regression were employed for data analysis.	Results revealed that the teachers' level of work-life balance, job satisfaction, and job commitment were high, while motivation was very high. Work-life balance had negative very weak correlation with job commitment, while job satisfaction had positive moderately strong correlation with job commitment.
4	2024	The Effect of Work-Life Balance and Compensation on Employee	Egit Fahri Gunawan ; Sudarmia tin Sudarmia tin; Madziatul Churiyah	To determine and analyze whether there is an influence of work-life balance and compensation on employee performance with job satisfaction as	This research is a quantitative study with descriptive and explanatory research methods. The population in this study were employees at	The result showed that, job satisfaction has a positive and significant effect on the employee performance of PT Indominco Mandiri. Work-life balance

		Performance Through Job Satisfaction as an Intervening Variable		an intervening variable in employees of PT Indominco Mandiri, East Kalimantan.	PT Indominco Mandiri, East Kalimantan, totaling 230 people while the research sample was obtained as many as 145 people.	indirectly through job satisfaction as an intervening variable has a positive and significant effect on employee performance of PT. Indominco Mandiri. Compensation indirectly through job satisfaction as an intervening variable has a positive and significant effect on the employee performance of PT Indominco Mandiri.
5	2023	The Mediating Role of Job Satisfaction Between Work-Life Balance and Employee Retention	Soni Rathi; Praveen Kumar	To find out the impact of WLB on employee retention and JS and the influence of job satisfaction on employee retention.	The chapter deals with surveying the past literature reviews on work-life balance, job satisfaction, and employee retention and discovering the association among them in various sectors of industries in India and other nations.	It is found via this study that work-life balance has an influence on the employee retention and it also influences job satisfaction of employees. Further, there is a relationship also depicted between job satisfaction and retention of employees at the workplace. The limitations and future directions are

						also discussed.
6	2021	The Influence Of Work Stress and Work-Life Balance On Employee Job Satisfaction	Mutiara Rizky Febriani; Agung Wahyu Handaru; Sholikha h	To analyze and find out 1) The description of work stress, work-life balance, and employee job satisfaction of PT Taspen (Persero) Indonesia, 2) The influence of work stress on employee job satisfaction of PT Taspen (Persero) Indonesia, 3) The influence of work-life balance on employee job satisfaction of PT Taspen (Persero) Indonesia, 4) The research model of work stress and work-life balance in predicting employee job satisfaction of PT Taspen (Persero) Indonesia.	This research was conducted on 199 employees of PT Taspen (Persero) Indonesia. Data collection techniques used interview and survey methods by distributing questionnaires which are then processed using the SPSS 21 program. This research used descriptive and causal analysis.	The results of regression indicate that there is a negative and significant effect between work stress on employee job satisfaction, there is a positive and significant effect between work-life balance on employee job satisfaction.
7	2019	The Effect of Work-Life Balance	Indri Iswardhani; Nurdin Brasit;	The purpose of this research is to investigate the balance of	This study uses quantitative variables that investigate the position of the	The results of this study found that work-life balance has a positive and

		and Burnout on Employee Job Satisfaction	Ria Mardiana	work-life balance and burnout on employee job satisfaction both directly and indirectly carried out on employees of the Deputy Health BPJS Office in South Sulawesi, West Sulawesi, Southeast Sulawesi, and Maluku.	variables proposed and the relationship between one variable with another variable. This research is to test hypotheses that have been formulated previously.	significant effect on employee job satisfaction, burnout has a negative and significant effect on employee job satisfaction, a positive work-life balance and a significant effect on employee job satisfaction if mediated by burnout.
8	2019	Impact of Performance Appraisal Politics on Work Outcome: Multidimensional Role of Intrinsic Motivation and Job Satisfaction	SajidNaseeb Naveed Saif Muhammad Saqib Khan IrfanUllah Khan QamarAfaq	The current study focus on performance politics regarding appraisal in order to analyze the performance of employees to Interpret job Satisfaction, Organizational commitment and employee's turnover in the banking sector of Pakistan.	For this purpose, data was collected from the selected sample of various bank employees across different districts in KPK and Islamabad. Data was analyzed through exploratory factor analysis and structural equation modeling using SPSS & AMOS software.	Results indicate that the relationship between Performance Appraisal Politics (PALP) and employee's commitment level is negative and significant, while performance appraisal politics is positively and significantly associated with turnover intentions.
9	2016	Investigating the	Hassan Soodman		As part of a large-scale	The study indicates

		impact of job satisfaction/ dissatisfaction on Iranian English teachers' job performance	dAfshar Mehdi Doosti	The study continues this line of inquiry by investigating whether job satisfaction/ dissatisfaction has a significant impact on job performance of EFL teachers.	project. this study investigated the differences between satisfied and dissatisfied Iranian junior secondary school English teachers in terms of their job performance. To this end, 64 Iranian English teachers and 1774 of their students completed a validated questionnaire specifically developed to investigate EFL teachers' job performance.	teachers significantly differed from their dissatisfied counterparts in terms of their job performance suggesting that the observed differences in their job performance might have mainly been caused by the degree to which they were satisfied with their profession. The results also showed a significant difference between students' evaluation of their teachers' job Performance.
10	2019	Effect Of Organizational Culture On Motivation, Satisfaction And Job Performance	R. AgoesKa maroella h Reza Mubarak	This study is directed to study the change in paradigm in running good government administration through implementation of Regional Autonomy as intended by Law No. 32 the year 2004 on Regional	This research uses the quantitative data, namely the data measured in numeric scale and the samples are taken from 120 officials of echelon III and IV at the Regional Autonomous Agency in	

				Government Administration through the performance improvement of government autonomous agencies as detailed clarification of vision, mission and strategy indicating the level of success or failure in implementing the activities pursuant to the specified program and policy.	Pamekasan Regency Administration . Sample taking is performed by using the stratified proportional sampling method, namely the samples are taken from the respective regional autonomous agencies proportionally pursuant to the total population available in each Autonomous Agency.	This study concludes as follows: (1) Organizational culture has significant influence to the work satisfaction. (2) Organizational culture has no significant influence to the work motivation. (3) Work satisfaction has significant influence to Work motivation. (4) Work satisfaction has significant influence to the performance. (5) Work motivation has significant influence to the performance.
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2.3 Research Gap

Financial institutions in Nepal are under a lot of pressure compared to other sectors. Employees often have to work long hours, and there's not enough use of technology,

which makes them feel less committed and satisfied with their work. While there's plenty of research on organization commitment worldwide, very few studies focus on Nepalese employees, especially those in the financial sector. This study aims to see how satisfaction affects the commitment of financial sector employees in Nepal to their organization.

The identified research gap lies in the need for a more comprehensive examination of the specific components of the workplace environment, their direct and indirect effects on employee performance, and the underlying mechanisms driving these relationships. Additionally, considering potential moderating or mediating variables can provide a more nuanced understanding of the complexities involved in this relationship within the context of financial institutions in Kathmandu Valley. Addressing these gaps will contribute to a more robust theoretical framework and practical insights for enhancing employee performance through optimized workplace environments.

CHAPTER: III

RESEARCH METHODOLOGY

The methodology is like the roadmap for how the research was done. It's super important because it tells you the steps the researcher took to answer their questions. Think of it like answering the who, how, where, what, and when of the research. In their book "The Essence of Research Methodology: A Concise Guide for Master's and Ph.D. Students in Management Science," Jan Jonker and Bartjan Pennink explain that methodology is basically how a researcher does their research. It's about how they tackle a question, how they interact with the organization or people involved, and the overall approach they take to the research (Jonker & Pennink, 2010, p.17).

3.1 Research Design

In his article "Research Design," Benu B Peniel explains that "research design" means creating a plan or strategy for carrying out research. It's like making a blueprint that guides how the research will be done, based on a good understanding of research methods. Essentially, it outlines how the study will unfold. The design is shaped by the methods and statistical tools used in the research process.

Similarly, MdInaam Akhtar, in his book "Research Design," describes research design as the structure that holds all the parts of a research project together. It's like the glue that keeps everything in place. In short, it's a plan for how the research will be done.

The research design acts as a roadmap for the research, guiding the activities toward achieving the research goals and answering the research questions. Descriptive design has been chosen as it can gather lots of responses from a wide range of people, giving a comprehensive picture. Plus, it helps explain people's thoughts and actions based on the data collected. So, for these reasons, a descriptive research design is chosen for this study..

3.2 Population and sampling procedure

The aim of this research is to understand how the workplace affects job satisfaction. We're focusing on different financial institutions like banks in Kathmandu. We'll collect data by giving surveys to employees randomly. Our goal is to get 400 responses from various institutions.

We want our sample to represent all financial institution employees in Kathmandu. By choosing employees from different places, we hope to get different viewpoints on the work environment and job satisfaction. Random sampling means every employee has an equal chance of being picked, which makes our findings more reliable for all Kathmandu's financial employees.

Having 400 responses ensures our study has enough power to find meaningful connections between work environment and job satisfaction. This size also allows us to analyze different groups if needed. A self-administered questionnaire helps us gather data efficiently while keeping responses anonymous, which encourages honesty.

By using random sampling, a good sample size, and self-administered surveys, we can effectively study how the workplace impacts job satisfaction among Kathmandu's financial institution employees.

3.3 Nature and Sources of Data

Collecting data is a crucial part of doing research. It's like the beating heart of the whole process. If there's no data, there's nothing to analyze, making the research incomplete. A well-designed research plan goes hand in hand with collecting data. Without proper data, the research can't progress as intended, and it might not even finish on time.

Syed Muhammad Sajjad Kabir, in his article "Basic Guidelines for Research an Introductory Approach for All Disciplines," explains that data collection is about gathering and measuring information in a systematic way. This helps to answer research questions, test hypotheses, and evaluate outcomes. Whether it's in physical sciences, social sciences, humanities, or business, accurate and honest data collection is vital.

Similarly, data can be grouped into qualitative and quantitative types based on their nature. When we look at where the data comes from, we classify it as either primary

or secondary. Oluwatosin Victor Ajayi, in his article "Primary Sources of Data and Secondary Sources of Data," a point out that primary data is original, collected directly by the researcher through methods like observations, surveys, or interviews. Secondary data, on the other hand, is already available, like government reports or journal articles. It's convenient but may not be as pure because it's been processed or analyzed before.

So, the difference between primary and secondary data is clear. In this research, we've relied on secondary data, both qualitative and quantitative, gathered from various sources like journal articles, reports, and online materials. We didn't collect primary data ourselves. We've used both types of data as per their availability and relevance.

3.3.1 Primary Data

Primary data is original and collected for the first time by the researcher. It is gathered through questionnaire and interviews. In this study data will be gathered through questionnaire and interviewing the employees at different financial institutions.

3.3.2 Secondary Data

Secondary data are those data that are already available and were collected from secondary sources of data such as journals, books, newspapers, websites, publications and other documents available in libraries including research reports from distinguished academicians (Kothari 2004). In this study secondary data will be collected by going through various documents like books, journals, websites which are relevant to the theme of the study for the purpose of gathering information.

3.4 Research Framework and Definition of Variables

As suggested by Neumark (2000) job stability, is the duration of jobs or the probability of keeping or leaving a job; and job security, refers to the prospect of experiencing loss of a job. Based on the above theory, the conceptual model has been created and will be tested in this paper is presented in Fig 1.

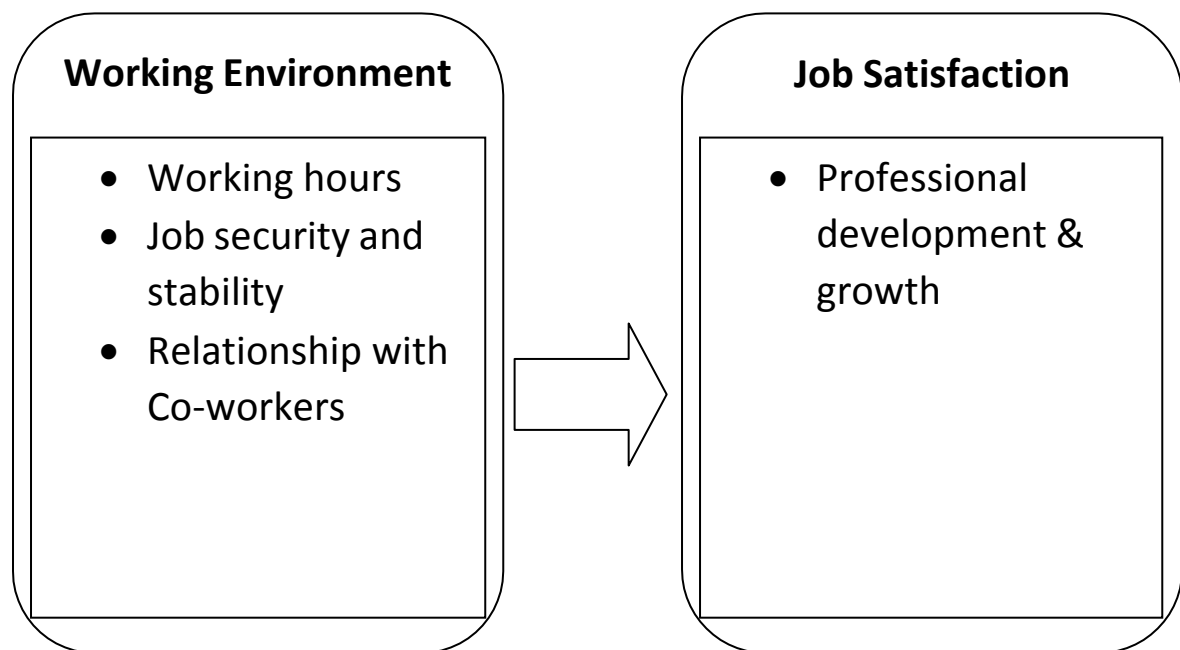


Figure 1 A conceptual model of Working Environment and Job Satisfaction

Definition of Variable:

- **Professional Development & Growth:** The advancement and improvement opportunities available to employees within their profession or career path. It includes things such as training, skills development, promotions, and career advancement.
- **Flexibility:** It refers to the freedom and autonomy that employees have in managing their schedules, tasks, and responsibilities at work. Flexible working hours, telecommuting options, and the ability to balance work and personal life are all part of this concept.
- **Job Security and Stability:** Job security refers to the perception of keeping a job within an organization, while job stability refers to the likelihood of retaining a job over time. Employees' confidence about their future employment prospects is captured by these variables.
- **Relationship with Co-workers:** Employees' interrelationships and interactions at work are measured by this. Among these factors are teamwork, communication, collaboration, and social support.

3.5 Methods of Analysis

The data collected from questionnaire will be classified and tabulated in the require format. Simple arithmetic, percentage tools will be used for analyzing in primary data. Data collected from primary &secondary sources will be analyzed and presented in diagrammatic and graphic representation i.e. Bar diagram, pie chart and percentage etc. A 5-point Likert scale is used to evaluate answer from questionnaire survey.

CHAPTER: IV

DATA ANALYSIS

4.1 Introduction:

The main objectives of this research study were to assess the impact of working environment on employees' performance in the financial institution of Kathmandu Valley. The results and findings of the data analysis are presented as follows. This section has also sought to collect information on the respondents' age, gender, education level, work experience and this was analyzed and illustrated below:

4.2 Data Analysis

4.2.1 Age of Respondents

Table 1 Age of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 16-25	81	20.3	20.3	20.3
26-35	200	50.0	50.0	70.3
36 and over	119	29.8	29.8	100.0
Total	400	100.0	100.0	

The above table illustrate the ages of respondents in a field survey conducted in 2024; 20.3% belong to the 16-25 age group, 50% belong to the 26-35 age group and 29.8% of respondents belong to 36 and over.

4.2.2 Gender of Respondents

Table 2 Gender of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	232	58.0	58.0	58.0
	Female	168	42.0	42.0	100.0
	Total	400	100.0	100.0	

From the above table it is clear that most of the respondents in this research projects were 58% of male respondents, and 42%, respondents were female respondents. The table shows that there is a higher representation of males in the surveyed cohort, as shown in this breakdown of gender composition.

4.2.3 Education of Respondents

Table 3 Education of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SLC	73	18.3	18.3	18.3
	+2	85	21.3	21.3	39.5
	Bachelors	121	30.3	30.3	69.8
	Masters and above	121	30.3	30.3	100.0
	Total	400	100.0	100.0	

In the above table, the education level of respondents are given where, 18.3% respondents had completed SLC, 21.3% respondents completed +2, 30.3% respondents had completed Bachelors. Similarly, remaining 30.3% of respondents had completed masters and above.

4.2.4 Designation of Respondents

Table 4 Designation of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Assistant	102	25.5	25.5	25.5
	Senior Assistant	82	20.5	20.5	46.0
	Assistant Manager	86	21.5	21.5	67.5
	Deputy Manager	58	14.5	14.5	82.0
	Manager	53	13.3	13.3	95.3
	Captain	19	4.8	4.8	100.0
	Total	400	100.0	100.0	

In the above table, the designation of respondents are given where, 25.5% of respondents were assistant, 20.5% respondents were Senior Assistant, 21.5% respondents were Assistant Manager. Similarly, 14.5 % of respondents were Deputy Manager, 13.3% of respondents were Manager and remaining 4.8% respondents were Captain.

4.2.5 Experience of Respondents

Table 5 Experience of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-2 years	97	24.3	24.3	24.3
3-5 Years	92	23.0	23.0	47.3
6-10 Years	132	33.0	33.0	80.3
11-15 Years	79	19.8	19.8	100.0
Total	400	100.0	100.0	

In the above table, the experience of respondents are given where, 24.3% of respondents had 1-2 years of experience, and 23% of respondents had 3-5 years of experience. Similarly, 33% of respondents had 6-10 years of experience and remaining 19.8% of respondents had 11-15 years of experience.

4.2.6 Communication between staff and upper leadership is effective

Table 6 Communication between staff and upper leadership is effective

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	173	43.3	43.3	43.3
Agree	118	29.5	29.5	72.8
Neutral	55	13.8	13.8	86.5
Disagree	42	10.5	10.5	97.0
Strongly Disagree	12	3.0	3.0	100.0
Total	400	100.0	100.0	

In the above table, 43.3% of respondents strongly agreed that communication between staff and upper leadership is effective. Similarly, 29.5% of respondents agreed on that and 13.8% of respondents were neutral. Whereas, 10.5% of respondents disagreed on that and remaining 3% of respondents strongly disagreed that communication between staff and upper leadership is effective.

4.2.7 The members of my department are generally cooperative

Table 7 The members of my department are generally cooperative

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	174	43.5	43.5	43.5
Agree	122	30.5	30.5	74.0
Neutral	43	10.8	10.8	84.8
Disagree	51	12.8	12.8	97.5
Strongly Disagree	10	2.5	2.5	100.0
Total	400	100.0	100.0	

In the above table, 43.5% of respondents strongly agreed that members of their department are generally cooperative. Similarly, 30.5% of respondents agreed on that and 10.8% of respondents were neutral. Whereas, 12.8% of respondents disagreed on that and remaining 2.5% of respondents strongly disagreed that members of their department are generally cooperative.

4.2.8 The hygiene of the workplace environment is good

Table 8 The hygiene of the workplace environment is good

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	200	50.0	50.0	50.0
	Agree	98	24.5	24.5	74.5
	Neutral	37	9.3	9.3	83.8
	Disagree	52	13.0	13.0	96.8
	Strongly Disagree	13	3.3	3.3	100.0
	Total	400	100.0	100.0	

In the above table, 50% of respondents strongly agreed that the hygiene of the workplace environment is good. Similarly, 24.5% of respondents agreed on that and 9.3% of respondents were neutral. Whereas, 13% of respondents disagreed on that and remaining 3.3% of respondents strongly disagreed that hygiene of the workplace environment is good.

4.2.9 Necessary tools and resources are provided

Table 9 Necessary tools and resources are provided

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	196	49.0	49.0	49.0
	Agree	102	25.5	25.5	74.5
	Neutral	33	8.3	8.3	82.8
	Disagree	56	14.0	14.0	96.8
	Strongly Disagree	13	3.3	3.3	100.0
	Total	400	100.0	100.0	

In the above table, 49% of respondents strongly agreed that necessary tools and resources were provided. Similarly, 25.5% of respondents agreed on that and 8.3% of respondents were neutral. Whereas, 14% of respondents disagreed on that and remaining 3.3% of respondents strongly disagreed that necessary tools and resources were provided.

4.2.10 There is flexibility scheduling work

Table 10 There is flexibility scheduling work

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	215	53.8	53.8	53.8
Agree	101	25.3	25.3	79.0
Neutral	32	8.0	8.0	87.0
Disagree	38	9.5	9.5	96.5
Strongly Disagree	14	3.5	3.5	100.0
Total	400	100.0	100.0	

In the above table, 53.8% of respondents strongly agreed that there was flexibility in scheduling work. Similarly, 25.3% of respondents agreed on that and 8% of respondents were neutral. Whereas, 9.5% of respondents disagreed on that and remaining 3.5% of respondents strongly disagreed that there was flexibility in scheduling work.

4.2.11 Satisfied with working environment

Table 11 Satisfied with working environment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	212	53.0	53.0	53.0
	Agree	96	24.0	24.0	77.0
	Neutral	27	6.8	6.8	83.8
	Disagree	51	12.8	12.8	96.5
	Strongly Disagree	14	3.5	3.5	100.0
	Total	400	100.0	100.0	

In the above table, 53% of respondents strongly agreed that they were satisfied with working environment. Similarly, 24% of respondents agreed on that and 6.8% of respondents were neutral. Whereas, 12.8% of respondents disagreed on that and remaining 3.5% of respondents strongly disagreed that there was flexibility in scheduling work.

4.2.12 Availability of Resources

Table 12 Availability of Resources

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	193	48.3	48.3	48.3
	Agree	106	26.5	26.5	74.8
	Neutral	27	6.8	6.8	81.5
	Disagree	56	14.0	14.0	95.5
	Strongly Disagree	18	4.5	4.5	100.0
	Total	400	100.0	100.0	

In the above table, 48.3% of respondents strongly agreed that they were satisfied with the availability of resources. Similarly, 26.5% of respondents agreed on that and 6.8% of respondents were neutral. Whereas, 14% of respondents disagreed on that and remaining 4.5% of respondents strongly disagreed that they were satisfied with the availability of resources.

4.2.13 My organization promotes a positive and inclusive work culture

Table 13 My organization promotes a positive and inclusive work culture

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	174	43.5	43.5	43.5
	Agree	107	26.8	26.8	70.3
	Neutral	33	8.3	8.3	78.5
	Disagree	54	13.5	13.5	92.0
	Strongly Disagree	32	8.0	8.0	100.0
	Total	400	100.0	100.0	

In the above table, 43.5% of respondents strongly agreed that organization promotes a positive and inclusive work culture. Similarly, 26.8% of respondents agreed on that and 8.3% of respondents were neutral. Whereas, 13.5% of respondents disagreed on that and remaining 8% of respondents strongly disagreed that organization promotes a positive and inclusive work culture.

4.2.14 Good level of communication and collaboration among colleagues

Table 14 Good level of communication and collaboration among colleagues

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	184	46.0	46.0	46.0
	Agree	97	24.3	24.3	70.3
	Neutral	26	6.5	6.5	76.8
	Disagree	57	14.2	14.2	91.0
	Strongly Disagree	36	9.0	9.0	100.0
	Total	400	100.0	100.0	

In the above table, 46% of respondents strongly agreed that there is a good level of communication and collaboration among colleagues. Similarly, 24.3% of respondents agreed on that and 6.5% of respondents were neutral. Whereas, 14.2% of respondents disagreed on that and remaining 9% of respondents strongly disagreed that there is a good level of communication and collaboration among colleagues.

4.2.15 Opportunities for professional development and growth

Table 15 Opportunities for professional development and growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	183	45.8	45.8	45.8
	Agree	105	26.3	26.3	72.0
	Neutral	24	6.0	6.0	78.0
	Disagree	64	16.0	16.0	94.0
	Strongly Disagree	24	6.0	6.0	100.0
	Total	400	100.0	100.0	

In the above table, 45.8% of respondents strongly agreed that there is an opportunity for professional development and growth. Similarly, 26.3% of respondents agreed on that and 6% of respondents were neutral. Whereas, 16% of respondents disagreed on that and remaining 6% of respondents strongly disagreed that there is an opportunity for professional development and growth.

4.2.16 My organization values and recognizes my contributions

Table 16 My organization values and recognizes my contributions

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	181	45.3	45.3	45.3
	Agree	102	25.5	25.5	70.8
	Neutral	16	4.0	4.0	74.8
	Disagree	64	16.0	16.0	90.8
	Strongly Disagree	37	9.3	9.3	100.0
	Total	400	100.0	100.0	

In the above table, 45.3% of respondents strongly agreed that their organization values and recognizes the contributions of their staffs. Similarly, 25.5% of respondents agreed on that and 4% of respondents were neutral. Whereas, 16% of respondents disagreed on that and remaining 9.3% of respondents strongly disagreed that their organization values and recognizes the contributions of their staffs.

4.2.17 Satisfied with the level of flexibility in the work schedule

Table 17 Satisfied with the level of flexibility in the work schedule

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	189	47.3	47.3	47.3
Agree	94	23.5	23.5	70.8
Neutral	22	5.5	5.5	76.3
Disagree	67	16.8	16.8	93.0
Strongly Disagree	28	7.0	7.0	100.0
Total	400	100.0	100.0	

In the above table, 47.3% of respondents strongly agreed that they are satisfied with the level of flexibility in the work schedule. Similarly, 23.5% of respondents agreed on that and 5.5% of respondents were neutral. Whereas, 16.8% of respondents disagreed on that and remaining 7% of respondents strongly disagreed that they are satisfied with the level of flexibility in the work schedule.

4.2.18 Satisfied with the support and feedback provided by the supervisor

Table 18 Satisfied with the support and feedback provided by the supervisor

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	198	49.5	49.5	49.5
	Agree	88	22.0	22.0	71.5
	Neutral	25	6.3	6.3	77.8
	Disagree	60	15.0	15.0	92.8
	Strongly Disagree	29	7.2	7.2	100.0
	Total	400	100.0	100.0	

In the above table, 49.5% of respondents strongly agreed that they are satisfied with the support and feedback provided by the supervisor. Similarly, 22% of respondents agreed on that and 6.3% of respondents were neutral. Whereas, 15% of respondents disagreed on that and remaining 7.2% of respondents strongly disagreed that they are satisfied with the support and feedback provided by the supervisor.

4.2.19 Fair and transparent performance evaluation process

Table 19 Fair and transparent performance evaluation process

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	193	48.3	48.3	48.3
	Agree	83	20.8	20.8	69.0
	Neutral	21	5.3	5.3	74.3
	Disagree	60	15.0	15.0	89.3
	Strongly Disagree	43	10.8	10.8	100.0
	Total	400	100.0	100.0	

In the above table, 48.3% of respondents strongly agreed that the organization implements fair and transparent performance evaluation process. Similarly, 20.8% of respondents agreed on that and 5.3% of respondents were neutral. Whereas, 15% of respondents disagreed on that and remaining 10.8% of respondents strongly disagreed that the organization implements fair and transparent performance evaluation process.

4.2.20 Satisfied with the level of job security and stability in the organization

Table 20 Satisfied with the level of job security and stability in the organization

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	196	49.0	49.0	49.0
Agree	77	19.3	19.3	68.3
Neutral	18	4.5	4.5	72.8
Disagree	67	16.8	16.8	89.5
Strongly Disagree	42	10.5	10.5	100.0
Total	400	100.0	100.0	

In the above table, 49% of respondents strongly agreed that they were satisfied with the level of job security and stability in the organization. Similarly, 19.3% of respondents agreed on that and 4.5% of respondents were neutral. Whereas, 16.8% of respondents disagreed on that and remaining 10.5% of respondents strongly disagreed that they were satisfied with the level of job security and stability in the organization.

4.2.21 Satisfied with the overall employee benefits and perks offered by the organization

Table 21 Satisfied with the overall employee benefits and perks offered by the organization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	199	49.8	49.8	49.8
	Agree	74	18.5	18.5	68.3
	Neutral	24	6.0	6.0	74.3
	Disagree	58	14.5	14.5	88.8
	Strongly Disagree	45	11.3	11.3	100.0
	Total	400	100.0	100.0	

In the above table, 49.8% of respondents strongly agreed that they were satisfied with the overall employee benefits and perks offered by the organization. Similarly, 18.5% of respondents agreed on that and 6% of respondents were neutral. Whereas, 14.5% of respondents disagreed on that and remaining 11.3% of respondents strongly disagreed that they were satisfied with the overall employee benefits and perks offered by the organization.

4.3 Co-relation:

Correlations					
		Working environment	Satisfied with the level of flexibility in the work schedule	Satisfied with the level of job security and stability in the organization	Opportunities for professional development and growth
Working environment	Pearson Correlation	1	.483**	.461**	.496**
	Sig. (2-tailed)		.000	.000	.000
	N	400	400	400	400
Satisfied with the level of flexibility in the work schedule	Pearson Correlation	.483**	1	.612**	.655**
	Sig. (2-tailed)	.000		.000	.000
	N	400	400	400	400
Satisfied with the level of job security and stability in the organization	Pearson Correlation	.461**	.612**	1	.530**
	Sig. (2-tailed)	.000	.000		.000
	N	400	400	400	400
Opportunities for professional development and growth	Pearson Correlation	.496**	.655**	.530**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	400	400	400	400

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

4.4 Anova:

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	326.920	3	108.973	124.048	.000 ^b
	Residual	347.877	396	.878		
	Total	674.797	399			

- a. Dependent Variable: Opportunities for professional development and growth
 b. Predictors: (Constant), Satisfied with the level of job security and stability in the organization, Working environment, Satisfied with the level of flexibility in the work schedule

4.5 Regression:

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.431	.101		4.273	.000
	Working environment	.220	.046	.201	4.741	.000
	Satisfied with the level of flexibility in the work schedule	.448	.046	.464	9.737	.000
	Satisfied with the level of job security and stability in the organization	.137	.042	.153	3.254	.001

a. Dependent Variable: Opportunities for professional development and growth

4.6 Findings:

There have been numerous studies highlighting the importance of the work environment in influencing employee performance. Besides fostering innovation, modern organizations must cultivate an environment conducive to enhanced productivity, creativity, and efficiency among employees (Intechopen, 2018). Providing a conducive work environment that caters to the comfort and psychological well-being of employees helps to attract and retain talent (Robbins, 2000).

A work environment's physical and psychosocial dimensions significantly influence employee behavior and performance. People spend a significant amount of time in indoor environments, which can affect their mental states, actions, and abilities (Hameed et al., 2009). A healthy and supportive work environment can be created by factors such as ventilation, social interaction, and freedom from harassment (Money-Zine, 2020).

A new dynamic has emerged in the employer-employee relationship as a result of contemporary organizational dynamics. Employers increasingly use performance-based pay, employee involvement, and initiatives promoting work-life balance to motivate employees (lumenlearning, 2020). Employee motivation and subsequent performance outcomes are largely determined by the quality of the workplace (Chandrasekar, 2011).

The findings of this research reveal significant relationships among various factors within the sector. Notably, there was a positive correlation between workplace environment and satisfaction levels in terms of routine flexibility ($r = 0.483$, $p < 0.01$), job security and stability ($r = 0.461$, $p < 0.01$), and for opportunities for professional development ($r = 0.496$, $p < 0.01$). Similarly, satisfaction with the degree of flexibility in to-do lists was associated with job security and stability ($r = 0.612$, $p < 0.01$) and opportunities for professional development ($r = 0.655$, $p < 0.01$) are positively correlated. Satisfaction with flexible systems ($r = 0.530$, $p < 0.01$). These findings suggest that these factors are interrelated at the organizational level, suggesting that a positive working environment and satisfaction with various factors such as flexibility and job security contribute significantly to opportunities for employee growth and development.

Comparing these findings with prior research, the results are consistent with the existing literature that emphasizes the importance of a conducive work environment in enhancing employee satisfaction and achievement (Robbins, 2000). Previous research has emphasized the importance of factors such as organizational flexibility, job security, and advancement opportunities in influencing employee engagement and organizational performance (Chandrasekar, 2011). This study further strengthens this relationship by providing empirical evidence on the relationship between these variables. Furthermore, regression analysis indicates that work environment, satisfaction with flexible systems, and satisfaction with job security and safety are

significant determinants of employee development and advancement opportunities, confirming the importance of those factors this is important in shaping organizational outcomes firmly. Overall, these findings highlight the importance of organizations prioritizing the creation of a positive and supportive workplace to increase employee satisfaction and facilitate their career development.

CHAPTER: V

CONCLUSION & RECOMMENDATION

5.1 Summary

The study aimed to study how the working environment affects employees' performance in Kathmandu Valley's financial institutions. The study examined the relationship between workplace environment components and employee satisfaction and performance using correlation, ANOVA, and regression analysis.

Correlation analysis revealed significant positive correlations between employees' satisfaction with work schedule flexibility, job security, and opportunities for professional growth and development, and the working environment. Furthermore, correlations between these satisfaction factors were significant, indicating interdependence.

ANOVA results showed that the regression model, incorporating predictors like working environment, flexibility satisfaction, and job security, significantly explained the variance in growth opportunities.

Furthermore, regression analysis supported the hypotheses by showing that a better working environment, higher satisfaction with flexibility, and greater perceived job security positively influenced opportunities for growth and development.

5.2 Conclusion:

Employee satisfaction and performance are strongly influenced by the workplace environment in financial institutions. Positive working conditions, such as job security, flexibility, and overall favorable conditions, contribute significantly to employee satisfaction and performance.

In addition, the study confirms that job satisfaction enhances employee performance. Professional development and growth opportunities are more likely to occur when employees perceive their working environment positively and are satisfied with aspects such as flexibility and job security.

5.3 Recommendation:

Based on a comprehensive analysis of the research findings, several key recommendations are made for financial institutions in the Kathmandu Valley. First, prioritize improving working conditions by investing in areas such as job security, work process flexibility and overall employee well-being. By creating the right environment, organizations can create a sense of comfort and security for an employee, which positively affects their satisfaction and productivity. In addition, greater efforts should be made to prioritize job satisfaction through the implementation of measures such as regular feedback mechanisms, recognition systems, and skill development opportunities. In addition, financial institutions should develop systematic plans for employee development and progression, aligned with employees' career aspirations and organizational objectives. Continuous monitoring of working conditions and employee satisfaction levels is important, with appraisals, feedback and performance research will be used to identify areas for improvement commitment to creating a positive workplace culture that values employee satisfaction and achievement. By following these recommendations, financial institutions can have a motivated and engaged workforce, leading to increased productivity, performance and overall organizational success.

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THE EFFECT OF JOB SATISFACTION ON EMPLOYEE SATI...

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ii ABSTRACT The research examines how the workplace environment influences employee performance within Kathmandu Valley financial institutions. This study emphasizes the critical role of the work environment in shaping employee motivation, behavior, and job satisfaction, drawing on insights from previous research. A variety of dimensions of the work environment are identified and discussed, including physical conditions, social interactions, and managerial support. Furthermore, the study highlights the interconnectedness of hygiene and motivational factors in influencing employee engagement and satisfaction. The study offers a comprehensive understanding of the multifaceted dynamics of the work environment as well as its implications for organizational effectiveness through the integration of findings from diverse scholarly sources. A culture of commitment, ownership, and sustained performance at work must be fostered by organizations by adopting holistic approaches to managing workplace factors. By shedding light on the complex relationship between workplace environment and employee performance, this research contributes to the existing body of knowledge, providing practitioners, policymakers and scholars with useful insights. CHAPTER: ONE INTRODUCTION 1.1 Background of the Study Job The workplace isn't just where people go to work—it's where they spend a significant portion of their lives. It's no surprise then that the environment plays a crucial role in how employees perform. Nowadays, organizations aim not only for innovation but also to inspire their workers to excel, work smarter, and be more efficient. To navigate the challenges of today's business landscape and ensure survival, companies are prioritizing employee performance management. This involves creating a conducive work environment that caters to the comfort and needs of employees, ultimately aiding in talent attraction and retention. This responsibility falls on managers and supervisors across the board. Traditionally, businesses relied on resources like manpower, machinery, materials, and money for successful operations. However, the linchpin of productivity often lies in employee performance—how well they carry out their tasks. As highlighted by Robbins (2000), employee performance can either positively or negatively impact productivity. Consider this: the majority of people spend about half of their lives indoors, primarily in their workplaces. This indoor environment significantly influences their mental state, actions,