

**IMPACT OF WORKING CONDITION ON JOB SATISFACTION AND
PERFORMANCE OF EMPLOYEES IN NEPALESE DEVELOPMENT BANK**

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

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Certificate of Authorship

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I also certify that the thesis has been written by me. Any help that I have received in my research work and the preparation of the thesis itself has been acknowledged. In addition, I certify that all information sources and literature used are indicated in the reference section of the thesis.

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Report of Research Committee

Mr. Milan Kumar Kadariya has defended research proposal entitled Working Condition on Job Satisfaction and Performance of employees in Nepalese Development Bank 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 Pro. Dr. Kapil khalal and submit the thesis for evaluation and viva voce examination.

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We, the undersigned, have examined the dissertation entitled Working Condition on Job Satisfaction and Performance of employees in Nepalese Development Bank presented by Milan Kumar Kadariya, for the degree of Master of Business Studies (MBS) and conducted the viva examination of the candidate. We here by certify that the dissertation is worthy of acceptance.

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Table Of Contents

Title Page	i
Certificate Of Authorship	ii
Report of Research Committee	iii
Approval Sheet	iv
Acknowledgement	v
Table of Contents	vi
List of Tables	viii
List Of Figures	ix
Abbribrations	x
Abstract	xii
CHAPTER I: Introduction	1
1.1 Background of the Study	1
1.2 Problem Statement	5
1.3 Objectives of the Study	9
1.4 Hypotheses	9
1.5 Rational of the Study	10
1.6 Limitations of the Study	11
CHAPTER II: Literature Review	12
2.1 Theoretical Review	12
2.1.1 Empirical Review	13
2.2 Research Gap	30
CHAPTER III: Research Methodology	32
3.1 Research Design	32
3.2 Population of Sample	33
3.3 Nature of Source	34
3.4 Data Collection and Procedure	35
3.5 Reliability and Validity	35
3.6 Analysis Plan	36

3.8 Research Framework and Definition of Variable	36
CHAPTER IV: Result and Discussion	40
4.1 Presentation and Analysis of Data	40
4.1.1 Respondent Profile	40
4.1.2 Responses on Important of Factors	41
4.1.3 Employees Perception on the Level of Independent Variables	42
4.2 Descriptive Analysis	45
4.3 Correlation Analysis	45
4.4 Regression Analysis	47
4.5 Major Finding	51
4.6 Discussion	55
CHAPTER V: Summary and Conclusion	57
5.1 Summary	57
5.2 Conclusion	58
5.3 Implication	59
References	
Appendices	

List of Table

Table 1: Empirical Review	13
Table 2: No. of Observation	33
Tables 3: Coefficient of Cronbach's Alpha	35
Table 4: Demographic Characteristics of the Respondents	41
Table 5: Respondent on Importance of Factors	42
Tables 6: Respondent of Employees on the Job Satisfaction on the Level	43
Table 7: Descriptive analysis	45
Table 8: Kandell's Correlation Matrix	46
Table 9: Regression Result	48
Table 10: Estimated Regression Result	50

List of Figure

Figure 1: Conceptual Framework

37

Abbribrations

ANOVA = Analysis of Variance

B = Beta

CPS = *Current Population Survey*

CSR= *Corporate Social Responsibility*

EP= *Employee Performance*

EU = European Union

F= F-statistics

FES = Friedrich Ebert Stiftung

GEFONT = General Federation of Nepalese Trade

GFC = Global Financial Crisis

H = Hypothesis

HPWP = High Performance Work Practices

ICEM = International Centre for Environmental Management

IFBWW = International Federation of Building and Wood Workers

ILO = International Labor Organization

JS= Job Satisfaction

MO= Motivation

NW=Nature of Work

NTUC = National Trade Union Congress

OCB = Organizational Citizenship Behavior

OECD = Organization for Economic Co-operation and Development

PC = Pearson's Correlation

PRSP = Poverty Reduction Strategy Paper

PSID = Panel Study of Income Dynamics

R^2 = Coefficient of Determination

ROC = Relationship with Co-worker

SEE = Standard Error of Estimates

SPSS = Statistical Package for the Social Sciences

TUC = Trades Union Congress

TUCGEP = Trade Union Committee for Gender Equality and Promotion

VET = Vocational Education and Training

WC = Working condition

WFTU = World Federation of Trade Unions

WIRS = Workplace Industrial Relations Surveys

WR = Wage Raise

WRPS = Worker Representation and Participation Surveys

Abstract

Working condition on job satisfaction and performance of employees is an important prerequisite to becoming successful in personal and professional world. Working condition is a tool which can be used by employees to achieve higher job satisfaction. The current study focuses on the relationship between working condition and job satisfaction. It also tries to investigate the impact of working condition on job satisfaction. The purpose of this thesis is to examine the impact of nature of work on employee job satisfaction employee performance. Data was collected from three different branches of 10 Development Banks. Structured questionnaire was used and 400 questionnaires were distributed but the data could be only collected from 149 respondents. SPSS version 16s and Microsoft Excel were used to for data management. This research implements analytical research design with descriptive and explanatory research plan.

Descriptive analysis has been used to explain the variables. Correlation and regression analysis have been used to explain the relationship between variables. Based on statistical analysis, the hypothesis has been tested to get the desired results and from result, conclusion and implication are drawn. There are 149 respondents who are mostly male and below 35 years old and majority respondents were unmarried. The independent variable used in the analysis and dependent variable is significant with five variables at p-value less than 0.005.

Keywords: Job Satisfaction, Employee's performance, Nature of Work, Relationship with Co-Workers, Motivation, Stress, Working hours, Working Condit

CHAPTER I

INTRODUCTION

1.1 Background of the study

The dynamic nature of the current world presents a number of issues for enterprises. Keeping its workforce happy is one of a company's numerous problems in order to succeed and stay competitive in a constantly changing and evolving environment (Rajiq and Maulabakhsh, 2015). People's views, preferences, and sentiments about their jobs are referred to as job satisfaction. It shows the level of satisfaction a person has with their profession. Additionally, it is a mix of emotions that employees experience about their jobs, both good and bad. The degree to which actual workplace rewards correspond with expectations is another measure of job satisfaction. Consequently, an individual's behavior at work is directly related to their level of job satisfaction (Aziri, 2017).

Job satisfaction is also described as the psychological condition of how a person feels about their job. In other words, it refers to people's sentiments and attitudes about a number of intrinsic and extrinsic variables related to occupations and the organizations in which they work. Pay, advancement, perks, work nature, supervision, and relationships with coworkers are all factors that contribute to employment satisfaction (Mosadeghard, 2003). Employee satisfaction is viewed as an all-encompassing component of an organization's human resource initiatives. According to Simatwa (2011), job satisfaction is positively connected to the extent to which one's personal needs are met at work.

According to Kuria (2019), workers are most content and productive when they have a job that provides them with opportunities for advancement, financial security, recognition for their efforts, a clear grievance policy, the ability to submit ideas and suggestions, involvement in decision-making and management of the affairs, and a clear definition of duties and responsibilities. The survey also discovered that workers are happier when they have access to good benefits, a stable pay schedule, profit-sharing programs, incentive schemes, health and safety precautions, social security, pay, a communication system, and, most importantly, a respectful and mutually trusting environment.

Locke (1976) asserts that an employee's view of their job and the benefits they receive in relation to the task they accomplish and their working conditions are the primary sources

of job satisfaction. A pleasant or good emotional state that is connected to an individual's employment, attitude toward their job, rewards, and the social, organizational, and physical aspects of their workspace are all factors in job satisfaction. Thus, a good or pleasurable reaction to one's work is what is meant to be meant by job satisfaction.

Job satisfaction is a worker's attitude toward job incentives, as well as the social, organizational, and physical qualities of the environment in which they conduct work tasks. According to Yousef (1998), job security satisfaction is strongly connected with both organizational commitment and performance. Furthermore, the findings demonstrated that organizational activity greatly influences employee satisfaction with job security. Finally, the study found that the link between job security satisfaction, organizational commitment, and work performance varies by country culture.

A good working state relates to one's satisfaction or dissatisfaction with one's job. Those who like their jobs are considered to have a good work life, whereas those who are dissatisfied or have unmet demands are said to have a bad work life (Leap & Crino, 1993). Creating an ideal working atmosphere may not seem like a significant matter to average employees, but it is a major worry for managers. If the manager is not concerned about working conditions, he or she should be. A healthy working environment makes excellent financial sense and is distinguished by respect, which promotes employee engagement and fosters a high-performance culture that stimulates innovation and creativity. Job performance varies across country cultures.

The interactions that exist between employees and their work environment make up their workplace environment (Kohun, 2002). In order to instill a feeling of pride and purpose in workers, a good office environment management strategy involves creating an atmosphere that is appealing, cozy, fulfilling, and inspiring for them (Humphries, 2005). Leblebici (2012) demonstrated that workers are happy when they sense their immediate surroundings; their bodily and mental states correspond with their responsibilities. Workers' degree of connection to the immediate workplace environment of their organization greatly affects their error rate levels, productivity and inventiveness, teamwork with coworkers, absenteeism, and, eventually, retention. differ throughout country cultures.

The things that happen and the environments where individuals work in produce job satisfaction. It calls for meticulous preparation and labor on the parts of management and employees alike. It is required of leaders to assist their staff and work more effectively in

creating a balanced combination of elements. It is important that wages be linked to work duties and that pay increments be based on performance rather than seniority as the comparative differentiation of pay rates in the reward system. A situational perspective makes it easy to assume that someone will be happy in their job if their work is appealing, they are well compensated, they have strong possibilities of being promoted, their supervisor is helpful, and their coworkers are kind. There is a certain amount of job satisfaction when one's employment's benefits exceed its drawbacks (Jenaibi, 2010).

Human resource departments continue to place a high focus on employee happiness and retention since these factors help firms save money by keeping their workforces happy. Most companies only begin to pay attention to staff retention when turnover begins to rise. Prosperous firms understand that maintaining their market leadership and expansion through economic ups and downs depends on having a strong staff retention plan. While it has been demonstrated that providing voluntary incentives can somewhat boost employee work satisfaction, life-enhancing advantages result from fostering an emotional bond between people and their jobs. As a result, Lim (2008) claimed that emotionally invested workers are less likely to quit on their own.

Similarly, a happy workplace encourages employees to place a higher priority on accomplishing company objectives. People's employment provides them prestige and connects them to society because they spend a significant portion of their lives there. An individual that is happy with their job is likely to be committed to it and carry out their responsibilities well. Employee work satisfaction will rise as a result, which will have an impact on both individual and organizational performance (Akfopure, 2006).

According to Fiorita et al. (2007), employee engagement and satisfaction show the best way to achieve worthwhile outcomes including improved execution, viability, and profitability as well as lower absenteeism on both an individual and organizational level. According to Clark's (1997) research, employees who are dissatisfied with their tasks are less likely to be certain about aspects of the company that make them feel like outsiders, such secure working circumstances, cooperative coworkers, emotional supervision, and decision-making involvement. The survey also made clear that businesses nowadays cannot afford unhappy workers since they won't meet supervisors' expectations or standards of performance. They will thus be let go, and businesses will have to pay more to get new employees.

In today's corporate world, an employee's level of satisfaction is mostly determined by their workplace. The modern workplace is unique, varied, and ever-evolving. The traditional dynamic between an employer and employee has completely changed. Employees have a nearly infinite number of work options in a rising economy. Due to the confluence of these elements, there is now a situation where the company needs its employees more than the employees need the company (Smith, 2011). Employee performance will increase with an improved physical work environment, leading to increased production (Challenger, 2000).

Pathak (2015) found that motivation, pay and benefits, training and opportunities for career advancement, relationships with immediate coworkers, working hours, performance recognition, nature of work, working environment, participation in decision making, corporate culture, etc. all have an impact on an employee's overall feelings toward their job in Nepal. Workplace attitudes and behaviors like absenteeism and turnover may be predicted by job satisfaction, which is a significant indicator of how people feel about their jobs. It is a well-known fact that happy workers are more inclined to stick with their employers. Workers could experience more stress as life gets increasingly difficult. Therefore, depending on characteristics like the age and gender of employees, the criteria that have long been assumed to satisfy them may be changing. A significant element influencing employee work satisfaction is not only demographics but also the economic environment in which most businesses operate. tend to remain with their employers more frequently.

According to Adhikari and Nath (2014), job satisfaction is an employee's emotional, cognitive, and evaluative response to their work. It's the overall sentiments people have about their jobs or the discrepancy between the quantity of benefits they receive and what they feel they should receive. According to the report, contented workers deliver better work at the right time, increasing revenues. Employee satisfaction leads to increased creativity, innovation, and advancements that help the business grow and adapt to changing market conditions over time. However, the study also discovered that poor employee engagement stems from unhappiness with one's employment, which in turn impacts productivity and the accomplishment of organizational objectives. Additionally, happier employees enhance their quality of life, which in turn boosts productivity and earnings. They also see a decrease in accidents, stress, and absenteeism.

An organization's ability to attract and retain qualified human capital is greatly influenced by the degree of job satisfaction of its workforce. An employee who is happy with their job is more likely to contribute to the company's success, be less likely to miss work, and want to stick around. Disgruntled employees, on the other hand, tend to be stressed out, have bad attitudes and prefer to skip work excessively, are always dissatisfied with their supervisors, and attempt to quit the firm as soon as a chance arises (Adhikari 2020).

As the discussion above demonstrates, research examining the connection between job satisfaction and working conditions is quite important. Although these results are based on data from other nations, including Nepal, no similar conclusions based on more current data exist in the context of Nepal. Thus, the primary goal of this research is to investigate how working conditions and job satisfaction relate to one another in Nepalese development banks.

1.2 Problem statement

The effectiveness of an organization is mostly determined by the caliber of its workforce, which is gauged by their output. Within an organization, there are heterogeneities in the quality of its workforce, meaning that various employees have varying working styles and are not all created equal. Regardless of the motivation, some employees are the most capable, while others may work inconsistently. Increased happiness and productivity are possible outcomes of properly managing staff. Employee satisfaction means that they should go above and beyond what is required of them by the company. Consequently, increasing employee happiness is crucial for enhancing both individual and organizational performance. Despite the identification and analysis of the issues contributing to low work satisfaction, strategies to keep employees satisfied are still not implemented (Scott, 2014).

Organizational and work-related variables have a major influence on job satisfaction, according to Gebregziabher (2009). Identification of workplace performance determinants improves recruitment, retention, and organizational outcomes, according to Mohammed and Nimalathan (2011). A fair promotion system, working environment, job autonomy, leadership style, and social relationships are some of the factors that affect employee job satisfaction, according to Dawson's (1987) analysis of the impact of several variables.

According to Nguyen et al. (2003), chances for advancement inside the company lead to a happier workplace. Teseema and Soeters (2006) came to the conclusion that there was a

favorable correlation between employee performance perception and promotion procedures. Fair promoting chances should be offered to employees to inspire them if firms wish to increase employee performance (Park et al., 2003).

Nelson and Quick (2013) came to the conclusion that good performance and low employee complaints are the results of a job with strong motivation and cleanliness characteristics. Similar to other systems, the job performance of employees is non-functional when its constituent parts are not coordinated and functional. Therefore, the secret to enhancing a company's capacity to handle change well is to comprehend the interaction that exists between the firm and its workforce.

According to Nickols (2018), companies must comprehend the elements that influence employee performance since doing so will enable them to make decisions that will boost employee performance and, consequently, the performance of the entire company. Individual performance is the cornerstone of organizational performance, as seen by the substantial impact that employee performance has on the latter.

According to Shahzadi (2019), there is a strong and favorable correlation between worker motivation and output. The study also found a strong positive correlation between intrinsic reward and worker motivation and performance. The findings further indicated a negative correlation between employee perceptions of corporate culture, communication, and teamwork effectiveness and motivation.

According to Jehanzeb et al. (2012), incentives have a favorable and substantial impact on job satisfaction, and motivation is favorably correlated with job satisfaction. According to Baker et al. (2014), employee performance is unaffected by financial bonuses. On the other hand, Zafar et al. (2014) discovered that rewards had little effect on worker motivation. The outcome further demonstrated the lack of significance in the link between employee motivation and intrinsic (appreciation) and extrinsic (compensation) rewards.

Velnampy (2008) discovered a substantial correlation between attitudes, namely contentment and participation, and performance. The study found that there was a stronger association between participation and performance than there was with satisfaction. Tsai (2011) confirmed that corporate culture, communication, and teamwork had a favorable impact on employee performance. Organizational culture, communication, and teamwork improve employee knowledge, skills, ability, competences, and behavior.

Byron (2014) investigated the impact of congruent work hours on job satisfaction and absenteeism among employees. The findings showed a distinction between employees who want more hours and those who want fewer; employees who want more hours and receive them were linked to increases in job satisfaction, whereas employees who want less hours and receive them are linked to lower absenteeism. Workers with lengthy hours are more likely to be actively seeking a new job and to have lower levels of job satisfaction (Michelle & Maria, 2008).

According to research by Amusa et al. (2013), there is a substantial relationship between the work environment and job performance of librarians in Nigeria and other libraries. Numerous elements of the workplace, including pay, hours worked, individual autonomy, organizational structure, and management-employee communication, influence job satisfaction (Lane et al., 2010).

Ducharme and Martin (2000) carried out a comprehensive study on the challenges associated with work satisfaction that were directed at foreign service provider personnel. The study discovered a strong positive association between coworkers' support and work group interactions and job happiness. A worker's ability to conduct their service work successfully often rely on their ability to get along with coworkers since there is less dependence on equipment and other types of technology that decrease the demand for human labor (Bandy, 1995).

In their 2019 study, Bokti and Talib investigated the connection between occupational stress and work satisfaction among Malaysian navy personnel, finding a negative correlation between the two. Naval personnel's performance is impacted by stress in the same way as it is for employees in any kind of business. It has been demonstrated that working under extreme time constraints leads to stress, job discontent, and burnout (Mustapha & Ghee, 2013).

Rita et al. (2013) also determined the degree of workplace stress and job satisfaction among nurses working at two distinct Ridge and Pan Tang hospitals in Ghana. The findings demonstrated that both hospitals had the same levels of work satisfaction and stress. Additionally, the results indicated that Ridge Hospital had a larger workload and that there was only a marginally negative correlation between workplace stress and job satisfaction in these two institutions. Nonetheless, Abdulla et al. (2011) found no discernible influence

on job satisfaction while identifying job stress and communications as key determinants of job satisfaction.

In Nepal, Maharjan (2012) found a favorable relationship between teacher work motivation and job performance. According to Biswakarma (2015), there is a favorable and substantial association between workplace and employee attitudes. The empirical findings demonstrated that employees' perceptions of justice in an organization have a positive association with their intention to leave, whereas organizational justice has a negative influence on an employee's behavioral choice to leave in the Nepalese banking business.

Workers' physical, emotional, and general well-being have been jeopardized due to a lack of suitable physical infrastructure, bad working conditions, and the absence of any safety procedures. Joshi et al. (2013) discovered that the existence of a poor physical environment, working circumstances, and practices contributed to musculoskeletal injuries and difficulties in workplaces, exposing workers to risk and dangers.

Due to their shared focus on short-term gains, businesses and employees in Nepal are becoming more dissatisfied with the current political and economic climate (Adhakari et al. 2012). Shakya and Devi (2016) came to the conclusion that bank workers' performance suffers as a result of job stress brought on by insufficient time available for them and their families.

Although the aforementioned empirical data on the effects of working conditions on job satisfaction and performance of employees is available for both Nepal and other nations, no more current data of this kind is available for Nepal. Thus, the following topics are covered in this study in relation to Nepalese development banks:

1. How do the workers at Nepalese development banks assess the nature of their jobs, their hours worked, and their working conditions?
2. How do the workers at Nepalese development banks interpret the descriptive statistics on motivation and stress?
3. Is there a relationship between an employee's motivation and working conditions and job satisfaction?
4. Is there a relationship between job satisfaction and working hours and stress among employees?
5. Do motivation and working conditions significantly affect job satisfaction and worker performance?

6. How do coworker relationships, working hours, stress, and the nature of the task affect employees' performance and job satisfaction?
7. Which of the following criteria most significantly affects how satisfied employees are with their jobs and how well they perform in Nepalese development banks?
8. How satisfied do the respondents think they are with their jobs in Nepal?

1.3 Objectives of the study

The major purpose of the study is to determine the impact of working condition on job satisfaction and performance of employees in Nepalese development banks. The specific objectives of the study are given below:

1. To examine the impact of nature of work on employee job satisfaction and employee performance.
2. To assess the effect of working hours and stress on job satisfaction and performance of employees.
3. To determine the extent to which relationship with co-worker affect employee job satisfaction and employee performance.
4. To identify the relationship of motivation with employee job satisfaction and employee performance

1.4 Hypothesis

Following hypothesis has formulated for the study

H₁: Nature of work has a positive relationship with job satisfaction and employee performance.

H₂: Working hours has a positive relationship with job satisfaction and employee's performance.

H₃: Stress has a negative relationship with job satisfaction and employee's performance.

H₄: Relationship with co-workers has a positive relationship with job satisfaction and employee's performance.

H₅: Working condition has a positive relationship with job satisfaction and employee's performance.

H₆: Motivation has a positive relationship with job satisfaction and employee's performance.

1.5 Rational of the study

Employee motivation and encouragement to do better are greatly aided by job satisfaction, which is defined as an emotional orientation toward the role that employees play at work (Vroom, 1964). Similarly, effort, aptitude, and task perception all contribute to an employee's success (Platt & Sobotka, 2010). The productivity and work happiness of employees are critical to the success of the firm. Many employees in the company labor for financial gain and profit. Workers who experience stress at work or who are dissatisfied with their employment will not finish projects in a satisfactory manner, which will harm the organization's reputation (Riaz et al., 2014).

Good working conditions promote job satisfaction among employees, which in turn affects both the organizational and individual growth. Workplace dynamics affect employees' mental health and wellbeing in both good and bad ways. A positive work environment ensures employees' well-being and allows them to give their jobs their best, which may result in improved performance (Taiwo, 2010). Any organization's ability to grow is based on its people resources. Improved employee performance is necessary for the organization to function better and to accomplish its objectives. Therefore, it is imperative that firms address the issues of working conditions, job satisfaction, and staff performance.

This study looks at working conditions at Nepalese development banks and how they affect workers' performance and job satisfaction. The banking sector will thus have a stronger grasp of employee behavior and job satisfaction thanks to this study. The opinions of workers on their working circumstances can also be obtained by banking and financial organizations. Further information on the effects of working circumstances on job satisfaction and performance is also provided by this study to the human resource departments of banks and financial services. In a similar vein, this research aids stakeholders and policymakers in creating and establishing ideal working circumstances that increase employee happiness and retention. Furthermore, academics might benefit from this work by using it as a resource for future research on related topics. Furthermore, by establishing effective work practices and a workplace that improves employee

performance and, eventually, organizational performance, the management team of financial institutions will be guided by the report.

1.6 Limitations of the study

In Nepal, gathering data is the main challenge while carrying out research of this nature. The study's primary shortcomings are as follows:

- i. The Jhapa district was the sole research location. As a result, the study's evaluation of the working conditions and job satisfaction of Nepalese development banks was restricted to a single institution.
- ii. Primary data formed the majority of the study's foundation. As a result, the correctness of the data that the respondent supplied determines how reliable the study's conclusions may be considered.
- iii. Because the investigation was predicated on the notion that there was a linear relationship between the dependent and independent variables, the non-linearity assumptions were rejected.
- iv. The banking sector was the sole subject of this investigation. The conclusion and analysis may have been impacted by the choice of businesses from various industries. Other financial institutions including commercial banks, financing businesses, and microfinance are not included in the research.
- v. Although the research does not include all of the country's development banks, there are a total of 18 of them in operation. For research purposes, only ten development banks are taken into account. Thus, more reliable findings would have been obtained had all 18 development banks been included in the research.

CHAPTER II

LITERATURE REVIEW

This chapter presents the conceptual foundation for the research and reviews empirical studies related to working conditions, job satisfaction, and employee performance in various fields. An extensive assessment of relevant research in the context of industrialized and developing nations worldwide is presented in the first part. Research gaps are covered in the second part. The conceptual underpinning for the investigation is finally presented in the third part.

2.1 Theoretical Review

The work researcher who was contacted in order to look into and comprehend the study topic is referred to as "the literature" in a literature review. Examining published literature in a researcher's field of study involves a methodical, exacting, and critical procedure known as review. A succinct synopsis of the research, arguments, and findings on a subject is what constitutes a literature review. It also comprises summarizing the key discoveries and going over the instruments and methods employed in the earlier research. By summarizing, categorizing, and contrasting earlier studies, reviewing the literature, and analyzing theoretical papers, a literature review critically analyzes a portion of a published body of knowledge. It is also a piece of scientific work that contains the state of knowledge about a certain issue, encompassing theoretical and methodological contributions along with substantive results.

Thus, a review of the literature is a crucial component of any research projects. It is a means of finding out what issues other researchers in this field of study have discovered. A critical evaluation of the literature aids in the development of a comprehensive knowledge base and new perspectives on earlier studies pertaining to our society. Additionally, it's a strategy to avoid looking into issues that have already been resolved.

Review material from many literatures is used to examine how employee perceptions of their level of job satisfaction in a company are influenced by factors such as physical working conditions, workload, job security, remuneration, supervision, and promotion. Below is the arrangement of the literature review:

- a) Empirical Review

2.1.1 Empirical Review

Table 1 provides a summary of the review of significant research. This section reviews the key research on working conditions and how they affect employees' job satisfaction across a range of industries.

Table 1

Review of major literature

S.N	Author	Title	Vaiables	Methodology	Findings
1	Gitahi Njenga Samson (2015)	Effect of Workplace Environment on the Performance of Commercial Banks Employees	Effect of Workplace Environment on the Performance of Commercial Banks Employees	Descriptive statistics and multiple regression, Pearson's Correlation	The results therefore indicated that psychosocial aspects exhibited the strongest association with employee performance while physical aspects and psychosocial aspects were moderate. It is recommended that attention be given to the other influences of workplace life environments consisting the physical and work life balance aspects.
2	Dr. Emmanuel Owuor (2016)	Factors Affecting Employee Satisfaction in the Banking Industry	Job Stress, Organizational Policy, Nature of Work, Recruitment, Employee Satisfaction	Data was collected by use of questionnaires which consisted of structured closed ended statements. Data was analyzed mainly by use of descriptive	The study found out that recruitment has a positive impact on overall employee job satisfaction while job stress has a negative impact on employee job satisfaction at

				and inferential statistics. Descriptive statistics included the mean and standard deviation. Inferential statistical techniques like correlation and regression coefficients	Consolidated Bank of Kenya, organizational strategy was positively and significantly related to job satisfaction, that nature of job was positively and significantly related to job satisfaction.
3	Achyut Gyawali (2017)	Impact of Employee Participation on Job Satisfaction, Employee Fairness Perception and Organizational Commitment: A Case of Nepalese Commercial Banks	Employee participation, Job satisfaction, Employee fairness perception and organizational commitment	the most reliable and representative samples, stratified sampling	Most of the surveyed employees agreed that management gives recognition for job performance and they are satisfied with the freedom in work; every employee has opportunity to get promotion in bank, and they are willing to put in a great deal of effort beyond expected in order to help the organization to be successful
4	Mohammad Abdolshah* Seyed Amir Mohammad Khatibi ** Mostafa Moghimi *(2017)	Factors Influencing Job Satisfaction of Banking Sector Employees	Job Satisfaction, Banking Sector, Employees Satisfaction	Questionnaire, t-Test, SPSS software	It can be said that the colleagues, upgrade, and compensation variables are respectively in the first, second, and

- 5 Naba Raj Adhikari (2020) Dimensions of Job Satisfaction among Employees of Banking Industry in Nepal Bank employees; job satisfaction; banking services; Nepal Random sampling, Correlation coefficient and regression third place influencing job satisfaction. Regression analysis showed that employee empowerment, team work, and bank facilities affect positively whereas training, performance appraisal and quality performance affect adversely on the job satisfaction level of employees. There exists a positive relation overall and boost job satisfaction, which would in turn enhance the productivity of the organization
- 6 Charles Kiprono Korir (2020) Job Satisfaction and Employee Performance at Finlays Kenya Limited in Kericho County, Kenya Work Environment, Remuneration, Promotion, Training and Development, Job Satisfaction, Employee Performance Stratified random sampling, semi-structured questionnaire, tabulation, percentages, mean, standard deviation and frequencies The study concluded that job satisfaction has a significant direct influence on employees' performance. Salary and other rewards constitute the most important element of job satisfaction besides promotions/job position which enables employees to

				do the job and meet their expectations. At the same time, leadership is necessary for employees' performance with senior managers at prime position to influence performance of their employees through job satisfaction. The researcher therefore recommends that, organizations should invest highly on training and development of their employees, their remunerations, and promotions as well as improve their working conditions in order to realize the desired employees' output.
7	Shobha Pantha (2020)	A Study on employee job satisfaction in the banking sector in Nepal	Employee Job Satisfaction, Job Performance, Promotion and Rewards, Safety and Security, Training and Development Programmes,	frequency distribution, mean, and standard deviation The result obtained from the survey shows that the majority of the employees are satisfied with the banking career as a profession with different variations in the

			Working Environment		factors affecting their satisfaction level. Thus, the result obtained from the research could be one of the alternatives for the organizations to come up with better ideas and services for their employees in the future
8	Lecturer Ovais Vohra1, Dr.Mustafa Özyeşil2 , Dr.Esin Benhür Aktürk (2022)	Impact Of Working Environment On Job Satisfaction	Number of hours, Safety, Connection with colleagues, Approval Requirements, Seniors	Quantitative approach, Random sample, Correlation analysis and Regression analysis	A connection exists between job satisfaction and the company's environment. The report found some suggestions, comprising the importance for enterprises to recognize the benefits of a healthy atmosphere in optimizing employee satisfaction. This paper has the opportunity to boost the community by inspiring workers to participate more in their professions while also assisting them in their self-improvement. As a result, employees

- 9 Md Towhidul Alam (2023) Job Satisfaction of Bank Employees: A case study of Padma Bank. The banking sector, Employee empowerment, Job satisfaction, and Working environment. Sampling technique, sample size, data collection methods, and data analysis should be encouraged to collaborate to accomplish the company's aims. The banking industry needs to focus on generating job satisfaction among its employees and for this, the commercial banks need to implement effective HRM strategies based on the development needs of the employees and provide them with compensation, reward and a satisfactory salary. The information gathered from Padma Bank will help them to understand the measures they should take to satisfy their employees for the betterment of the bank in the industry.
- 10 John Meku Lelo(2024) The Effect of Work Environment on Employees' Job Satisfaction: Empirical Evidence from Work environments, Employees, Job satisfaction, Banking industry. Questionnaire survey and simple random sampling The results indicate a positive relationship between the

the Banking
Industry

work
environment
and EJS.
Specifically,
the physical
work
environment,
Remuneration,
Social work
environment,
job security,
and safety
demonstrated
positive and
significant
effects on EJS.

In 2015, Gitahi Njenga Samson the current study set out to find out how bank workers in Nakuru Town performed in relation to their work environment. The study aimed to determine the degree to which work-life balance, psychological variables, and physical workplace characteristics impact the performance of bank workers in Nakuru Town. Stratified random sampling was utilized to assign samples within the Banks, resulting in a sample of 173 respondents from the 736 non-managerial workforce that made up the study's population. The probability of each sample was proportionate to the size of the business. A survey design was used in order to accomplish the study's aims. A representative sample of 173 workers took part as respondents in the research. Multiple regression models and descriptive statistics were utilized to examine the information. According to the results, work-life balance and psychological variables significantly impacted employee performance, while physical characteristics had no discernible impact. Based on the results, it was found that there was a stronger correlation between employee performance and psychosocial components than with physical characteristics. It is advised to pay attention to the other workplace impacts, such as the characteristics of work-life balance and physical surroundings.

As of 2016, Dr. Emmanuel Owuor In the example of Consolidated Bank of Kenya Limited in Kenya, the study's objective was to identify the variables influencing worker satisfaction in the banking sector. The following research objectives will serve as the study's guide: to ascertain how hiring procedures affect employee satisfaction at Consolidated Bank of Kenya; to investigate the impact of job stress on employee satisfaction at Consolidated Bank of Kenya; to evaluate the impact of organizational strategy on employee satisfaction at Consolidated Bank of Kenya; and to ascertain how an employee's nature of work affects their level of satisfaction at Consolidated Bank of Kenya. This study employed a descriptive survey design as its research methodology. A total of 276 employees were the target population, comprising 130 senior managers, 40 supervisory staff, 101 clerical personnel, and 5 lower staff members. The sample size will be decided using the stratified random sampling approach. There were 138 workers in the sample. Data was gathered through the use of standardized, closed-ended questions. Descriptive and inferential statistics were mostly used to analyze the data. The standard deviation and mean were two examples of descriptive statistics. The study employed inferential statistical methods such as regression coefficients and correlation to establish a causal link between the factors and employee happiness. Tables, pie charts, and graphs were used to display the data. At Consolidated Bank of Kenya, the study revealed that hiring had a positive effect on overall employee job satisfaction while job stress had a negative effect. Additionally, organizational strategy and job nature were found to be positively and significantly correlated with job satisfaction.

The 2017 book Achyut Gyawali In the financial sector of any economy, banks are among the most important institutions. The country's economic progress heavily relies on the banking industry as a financial middleman. It is also thought that one of the most crucial elements enhancing the performance of commercial banks is the effect of employee involvement on work satisfaction, employee perceptions of justice, and organizational dedication. The basic questions around how employee engagement affects work happiness, perceptions of employee fairness, and organizational commitment in Nepal's commercial banks are addressed in this research. Stratified sampling approaches were employed to identify the most dependable and representative samples. Public banks, joint ventures, and non-joint ventures made up the three classes of commercial bank population. A sample of fifteen commercial banks was chosen. There are 200 observations in all that were used for this study: 20 from public banks, 110 from non-joint venture institutions, and 70 from joint venture banks. Employee engagement positively and significantly relates to job happiness,

the sense of employee justice, and organizational commitment. Staff involvement has the greatest correlation coefficient of the three drivers, meaning that it influences organizational commitment more than the others. According to the majority of surveyed workers, management rewards hard work and they are happy with their degree of freedom at work. They also said that every worker in the bank has the chance to advance in their position and that they are prepared to go above and beyond the call of duty to ensure the success of the company.

Mohammad Abdolshah* Seyed Amir Moghimi ** Mostafa Moghimi **2017. Everybody's life depends on their level of satisfaction with their profession and daily existence. To make ends meet, we labor or engage in other economic activities for the majority of our waking hours. The relative significance of work satisfaction components and their effect on employees' total job satisfaction are the main topics of this essay. The current study was conducted in 2015 using a cross-sectional research design. Senior executives from the MehrIran and Asgariyeh Banks in Alborz and Qazvin make up the study population. Two unique and individually based questionnaires were among the study tools. A total of 70 items, including a dependent variable for job satisfaction, make up the proprietary questionnaire; the individual characteristics questionnaire has 4 questions. The data analysis was done using SPSS software. An analysis of the state of every dependent and independent variable in the study was conducted using a one-sample t-test. Finally, it can be concluded that the factors that influence job happiness the most are salary, upgrades, and coworkers, in that order, respectively.

Adhikari Naba Raj (2020) The goal of the research was to determine how elements such as teamwork, employee empowerment, bank facilities, training, performance reviews, and quality work impacted workers' job satisfaction in Nepal's banking industry. A questionnaire was used to gather data, and 200 employees of 28 commercial banks were given copies of it. The technique of random sampling was used in this process. Regression analysis and the correlation coefficient were utilized to examine and evaluate the data. According to a regression study, teamwork, employee empowerment, and bank facilities have a good impact on employees' job satisfaction levels, whereas training, performance reviews, and high-quality work have a negative impact. Overall, the relationship is favorable and increases job satisfaction, which raises the organization's productivity.

Kiprono Korir Charles (2020) A company's employees have long been one of its most valuable assets, and their departure might have a big impact on how the organization performs going forward and possibly lead to a sharp fall in productivity. For this reason, a company's long-term development and success depend on its employees' job happiness. Customer happiness and successful succession planning will be ensured by happy employees. Organizational policies and personal variables are only two examples of the dynamic elements that affect human resource productivity and efficiency. One of the most significant elements influencing the productivity of human resources is job happiness. Hence, one of an organization's most valuable resources is its human capital, which acts as a catalyst for the provision of services and a sustainable energy source. The purpose of this research was to determine how employee performance at Finlays Kenya Limited and work satisfaction relate to one another. The study's particular goals were to ascertain how employee performance at Finlays Kenya Limited was impacted by the workplace, compensation, advancements, and training and development. Locke's Range of Affect Theory, Maslow's theory, and Herzberg's Two Factor Theory served as the study's foundations. The study is additionally anchored by the job characteristics model. Descriptive research design was adopted in the study. The 641 permanent workers of Finlays Kenya Limited, including engineers, accountants, high-level managers, middle-level managers, and supervisors, made up the study's target group. The 128-person sample, or 20% of the overall study population, was chosen by stratified random selection. The econometric approach was utilized to establish the association between employee performance and work satisfaction at James Finlays Kenya Limited, in order to ensure the validity of the research. The co-effectiveness of internal consistency and, consequently, the instrument's dependability were assessed using Cronbach's Alpha. A semi-structured questionnaire that was given to respondents was used to gather primary data. With the use of SPSS, descriptive and inferential statistics were used to analyze the acquired data. The results were displayed using tables, percentages, means, frequencies, and standard deviations. Players in the industrial and service industries will find value in the study's conclusions. According to the study's findings, workers' performance is directly impacted by job satisfaction. Aside from job positions and promotions that allow workers to perform their jobs and live up to expectations, salary and other benefits are the most significant factors in determining job happiness. Nonetheless, senior managers have a key role in influencing their staff members' performance through work happiness, which makes leadership essential for optimal performance. Accordingly, the researcher suggests that in

order to achieve the intended level of employee productivity, firms need make significant investments in employee training and development, compensation, and promotions, as well as better working conditions.

Shobha Pantha (2020) The primary objective of the thesis was to analyze employee job satisfaction in the banking sector in Nepal. Banking is one of the most admired professions to which most of the Nepalese youngsters are easily attracted. The study is conducted to evaluate the banking career along with the measurement of satisfaction level of the employees. The demanding banking career has been the best point to find out the significant relationship between employees and leaders. Employees' working life, work environment, promotion and reward, recognition, training and development and job security are studied as the major factors affecting the employees' satisfaction level. The employees in the two major banks, Nepal Bank Limited (NBL) and Nepal State Bank of India (SBI) were studied. There are very few studies carried out regarding the research of the employee job satisfaction level in their working place due to which the employees in Nepal change jobs time and again. The organizations have difficulties to meet their targets when the workers are leaving the job frequently. Therefore, it was essential to study and explore how the companies can make their employees in different positions get satisfied to reach the company goals. The result obtained from the survey shows that the majority of the employees are satisfied with the banking career as a profession with different variations in the factors affecting their satisfaction level. Thus, the result obtained from the research could be one of the alternatives for the organizations to come up with better ideas and services for their employees in the future.

Lecturer Ovais Vohra¹, Dr.Mustafa Özyeşil² , Dr.Esin Benhür Aktürk (2022) Companies in the current period encounter several difficulties as a result of the versatile conditions of the business environment. One of a company's many struggles is to fulfill its personnel to adapt to a dynamic environment, accomplish goals, and stay competitive. The company must meet the needs of the staff by delivering a conducive working environment to maximize productivity, performance, efficiency, and work engagement. The goal of this article is to investigate the influence of the work environment on work engagement and career fulfillment. The research used a quantitative approach. A self-administered investigation form was developed to gather data. The survey is grounded on a valid and reliable research study. The targeted audience includes educational institutions, the banking

industry, and the telecom sector in Quetta, Pakistan. Statistics from 210 staff members are gathered using a simple random sample. Giving to the results, a connection exists between job satisfaction and the company's environment. The report found some suggestions, comprising the importance for enterprises to recognize the benefits of a healthy atmosphere in optimizing employee satisfaction. This paper has the opportunity to boost the community by inspiring workers to participate more in their professions while also assisting them in their self-improvement. As a result, employees should be encouraged to collaborate to accomplish the company's aims.

Md Towhidul Alam (2023) To shed some light on the issue of bank employees' job satisfaction, this thesis concentrated on the case of Padma Bank. The goal was to comprehend how Bangladeshi banking industry employees feel about their jobs and under what circumstances they are willing to stay or leave. Here, Padma Bank offered a useful example. One of the primary objectives of this thesis was to understand the job satisfaction of banking employees using pieces of evidence from Padma Bank. In the banking sector, rewards such as pay, promotions, and job security are critical factors that can impact employee job satisfaction. This thesis identified that job satisfaction is a crucial element of an employee's well-being and job performance in the banking sector considering the workload and heavy activities the employees have to take part in regularly. The employees working for Padma Bank receive regular compensation from the bank based on their performance. This is increasing the satisfaction rate of the employees as it has increased the employee retention rate of the Bank. The banking industry needs to focus on generating job satisfaction among its employees and for this, the commercial banks need to implement effective HRM strategies based on the development needs of the employees and provide them with compensation, reward and a satisfactory salary. The information gathered from Padma Bank will help them to understand the measures they should take to satisfy their employees for the betterment of the bank in the industry.

John Meku Lelo (2024) Despite streams of literature that establish the interdependence between the work environment and employees' job satisfaction (EJS), a debate on the topic has not been concluded. The current study employed Herzberg's two-factor theory to investigate the effect of the work environment on EJS in the context of the baking industry. A cross-sectional questionnaire survey and simple random sampling were utilized to collect data from 417 employees across commercial banks. Subsequently, confirmatory factor analysis (CFA) and structural equation modeling (SEM) were employed for data analysis.

Findings: The results indicate a positive relationship between the work environment and EJS. Specifically, the physical work environment, remuneration, social work environment, job security, and safety demonstrated positive and significant effects on EJS. The novelty of this study lies in its specific focus on the banking industry, the comprehensive inclusion of various dimensions of the work environment, and the utilization of the two-factor theory. It surpasses the narrow focus of previous research, which concentrated on a single aspect of the work environment. With this approach, the study offers in-depth insights to banking industry stakeholders on how work environments directly impact EJS. To foster conducive work environments in the banking industry, managers should prioritize designing comfortable workplace environments by providing ergonomic furniture, competitive remuneration, a visually appealing atmosphere, robust safety measures and job security, and a supportive and harmonious social work environment, which, according to the study findings, are the drivers of EJS.

Employees' performance

Employee performance is defined as an individual's ability to successfully fulfill duties assigned by an organization in accordance with established standards and make optimal use of resources in a dynamic environment (Zafar et al., 2015). It may also mean the expected level of quantity and quality of work performance for any employee. Since it efficiently directs the organization's development, employee performance is regarded as the foundation of the enterprise. The purpose of the employee performance management is to transform the raw potent According to Armstrong (2010), employee performance management is a planned and integrated strategy that helps firms achieve long-term success by enhancing staff performance as well as fostering individual contributions and term capacities. The argument that human resources, not money, provide businesses a competitive edge is supported by this explanation (Reynolds & Ablett, 1998).

According to Armstrong (2010), employee performance management is a planned and integrated strategy that helps firms achieve long-term success by enhancing staff performance as well as fostering individual contributions and term capacities. The argument that human resources, not money, provide businesses a competitive edge is supported by this explanation (Reynolds & Ablett, 1998).

Job satisfaction

People's perceptions of their employment may be summarized as their level of job satisfaction (Arndta et al., 2006). According to Sieger et al. (2011), job satisfaction is defined as an individual's attitude toward their work and various facets of their job. Furthermore, Simatwa (2011) defined job satisfaction as a function that is positively correlated with how well one's personal needs are met at work. Numerous HRM practices, among other things, influence how satisfied employees are with their jobs.

Furthermore, contentment with one aspect of the job may influence contentment with another (Alf, 2003). Employee satisfaction was highly concerned due to several factors, including job security, organizational operations, working conditions, rewards, and incentives (Zark, 2011).

Employee satisfaction was also described by Elickson and Logsdon (2002) as the degree to which workers are happy with their jobs. In Nepalese development banks, the main factors influencing job satisfaction are performance evaluation, working conditions, and training and development (Nepal, 2016). According to Concha (2009), environmental factors, as well as other factors that may be unique to the nature of the work being performed (such as autonomy, role stress, and teamwork), as well as employee individualistic characteristics (such as demography, emotions, and personality cote) and job values and reward expectations (such as salary and promotion) also affect employee job satisfaction.

Nature of work

An employee's type of job can be used to characterize their nature of employment. It includes extra non-routine duties that are necessary for the work in addition to the essential everyday chores that are performed as part of the employment. The notion and model of the character of the job were first presented by Hackman & Oldham in 1975. It has five dimensions: autonomy, task importance, skill diversity, task autonomy, and job feedback. Naumann (1993) shown that job happiness is positively impacted by the type of one's employment. According to Aamdar et al. (2012), an employee's performance and job satisfaction are influenced by the type of their employment. A favorable correlation has been found between the nature of labor and employee job satisfaction, according to Drago et al. (1992). According to Fuller et al. (2006), there is a favorable correlation between job

performance and job satisfaction and autonomy as it is portrayed in work enrichment initiatives.

The link between work satisfaction and the nature of the job was also investigated by Samad (2006), who found that all factors related to the nature of the job were statistically and positively correlated with job satisfaction. Positive job attributes directly affect work adjustment and job happiness, according to research by Thomas et al. (2004). Worker job happiness is positively connected with the nature of the work itself, as demonstrated by Ting (1997). A noteworthy relationship between job satisfaction and the type of employment was also discovered by Abdulla et al. (2011). Additionally, a favorable correlation between the nature of the task and job satisfaction was demonstrated by Niehoff et al. (2001).

Working hours

Similarly, Samad (2006) looked at the link between job satisfaction and the kind of work and found that all aspects of the type of work had a statistically significant positive association with job satisfaction. Positive aspects of the workplace have a direct impact on work adjustment and job satisfaction, according to Thomas et al. (2004). Ting (1997) demonstrated a favorable correlation between job satisfaction and the nature of the task itself. Additionally, Abdulla et al. (2011) discovered a strong link between the type of labor and job satisfaction. Additionally, Niehoff et al. (2001) found a favorable correlation between job satisfaction and the type of the task.

According to Wooden et al. (2009), full-time employees' job happiness is positively impacted by their real working hours and overtime; job satisfaction is negatively impacted when full-time employees wish to cut back on their working hours. Employee happiness increases and the mismatch in working hours lessens when overtime is fairly rewarded. lengthy working hours and workload were identified by Rahman et al. (2013) as the main stresses facing Bangladeshi banks. It was also discovered that lengthy working hours had a detrimental effect on employees' job satisfaction. According to Peter Kuhn (2014), having a flexible work schedule has a favorable correlation with job satisfaction and working-time fit.

Stress

According to Kantas (1995), stress is the severe worry that an individual has about an impending problem. However, stress is a subjective concept, and situations that might be stressful for some people may not be equally distressing for others. Stress, according to Kring et al. (2007), can make people more aware and capable of making plans for how to handle difficult situations. From that angle, stress, distress, and eustress must be conceptually distinguished from one another. According to Selye (1956), stress is nonspecific to any need, which distinguishes it from eustress, which acts as a motivator and raises awareness of a particular issue for a person to address. According to Sulsky & Smith's 2005 study, a person can only experience negative effects from stress if they are unable to adjust to their stressful surroundings.

A significant unfavorable association was found by Earnest and Jama (2003) between work satisfaction and stresses associated with a lack of organizational support. Workload, physical surroundings, and workplace conflict have all been used to gauge job stress. Employee work satisfaction is adversely correlated with stress. Given by Muhammad and Mohammad (2011). Montgomery et al. (1996) also discovered that job stress was dysfunctional and reduced workers' commitment and output.

Additionally, according to Kotteeswari (2014), performance suffers when there is job stress. Or to put it another way, employees perform worse while under stress. Stress, job unhappiness, and the intention of employees to leave the company are strongly correlated (Mustapha and Ghee, 2013).

Relationship with co-worker

According to Herzberg (1966), a colleague's relationship is characterized by their social and professional interactions with others. Interactions between the respondent and other individuals with whom they collaborate are considered both personal and professional. Peers, family members, teams, work groups, challenges with interaction, leadership, and management are all parts of the human environment (Opkara, 2002). Colleagues who value an individual will find psychological significance in their work environment. If staff members are aware of their managers' and peers' concern for him, they will also mention her availability (Rothmann & Welsh, 2013). Relationship satisfaction with coworkers is positively correlated with job satisfaction (Rai, 2012).

Working as a team has a major impact on employees' job satisfaction since it influences their performance, according to James (1996). The study also discovered that employee job satisfaction is influenced by relationships with coworkers. Acknowledging the importance of these aspects is crucial in order to increase worker satisfaction (Schermerhorn et al. 2005). According to Padilla (1993), staff socializing and contact might contribute to increased performance and decreased absenteeism. Employee performance is positively and significantly impacted by coworker support, according to research by Hazril (2014). Consequently, it may be said that those who receive more emotional support from others saw regarded themselves as important members of the group. Additionally, Hunjra et al. (2010) discovered a strong and favorable correlation between HRM activities such as relationships with coworkers and job satisfaction.

Working condition

A work atmosphere that is conducive to attracting people to the health professions, motivating them to stay in the field, and facilitating their ability to perform well can be characterized as attractive and supportive. Offering a desirable workplace serves to incentivize people to pursue careers in health care, both for recruiting and retention purposes. Moreover, well-resourced work environments facilitate the optimal performance of healthcare professionals by using their expertise, abilities, and resources to deliver superior healthcare services (Leshabari et al., 2008).

According to research by Bakotic and Babic (2013), employees who endure challenging working conditions are not happy in their jobs. Workplace atmosphere and employee job satisfaction have a strong and positive correlation, according to Raziq and Maulabakhsha (2015). According to Latham and Locke (2008), an employee's job happiness is significantly influenced by their work environment. Job performance and working circumstances are positively correlated (Chandrasekar, 2011). Employee performance will rise with the proper physical and psychological surroundings (Buhter, 1997).

Depending on how well the physical workspace is designed at their place of employment, employees' performance can rise by five to ten percent (Brill, 1992). Masood (2014) discovered a strong correlation between favorable working environment and workers' job performance.

Motivation

As per Bernstein (2008), motivation is the factor responsible for the beginning, course, magnitude, and continuity of behavior. The direction, caliber, and intensity of an employee's conduct may be changed or maintained, according to Kelly's (1974) argument. Employee motivation, according to Hoy and Miskel (1987), is the complex interaction of wants, drives, stress states, and/or other mechanisms that initiates and sustains voluntary behavior aimed at achieving individual objectives. Workers' productivity is impacted by their motivation. Low morale among coworkers, frequent absenteeism, high staff turnover, decreased productivity, and poor performance are all costly outcomes of having an unmotivated workforce (Jobber & Lee, 1994).

Potential for advancement, hard effort, acknowledgment, success, and accountability are examples of intrinsic motivators (Stanley, 2012). Work satisfaction is the only outcome of motivator variables (Hansen et al. 2002). According to Perry & Lyman (1982), motivation is a sense of zeal or energy that propels and maintains action. While focusing on organizational citizenship behavior, process improvements, and continuous learning—which aid in enhancing knowledge, developing new skills, and ultimately feeling motivated and satisfied with the work completed—Raza et al. (2015) found a positive significant relationship between intrinsic motivation (such as job security, job enrichment, and job responsibility) and employee work performance and job satisfaction.

2.2 Research gap

A number of study gaps have been identified after a review of the literature on the effects of working conditions on employees' job satisfaction and performance at Nepalese development banks. While several studies have been conducted on the effects of working conditions on workers' job satisfaction and performance in the context of commercial banks, there is a dearth of study in Nepal on the subject of development banks.

The majority of research on the variables influencing working conditions, job satisfaction, and employee performance has been carried out in industrialized countries; emerging nations like Nepal still lack such studies. It was discovered that banks and other financial organizations are still making a significant effort to preserve employee performance and happiness in emerging nations.

In addition, the study's sample size of workers was larger than that of earlier research, and it was significant since it illustrated the relevance of the ideas in our particular setting. Furthermore, this study attempts to investigate the direct or indirect factors affecting development bank workers' job satisfaction and performance.

CHAPTER III

RESEARCH METHODOLOGY

A field of study's approaches are systematically and theoretically analyzed in methodology. It entails the theoretical examination of the collection of practices and guidelines related to a particular field of expertise. Concepts like stages, theoretical models, paradigms, and quantitative or qualitative methodologies are typically included. The general plan of a study is outlined by the research technique. It offers the fundamental structure that the study is built upon. It is essential to explain the study approach before moving on to the analysis and interpretation of the findings. This chapter lays out every step that must be taken during the research project in order to meet the study's goals and objectives. This chapter's discussion of research technique offers several topics and factors that aid in directing the research project. The nature and sources of the data, sample selection and variable categorization, validity and reliability tests, and the methods and procedures used in data interpretation and analysis are all covered in this chapter's explanation of the methodology used in this study. In particular, the chapter offers the general strategy for gathering, analyzing, and presenting the data needed to meet the study's objectives.

3.1 Research design

This study examines the relationship between working conditions and employee job satisfaction and performance in Nepalese development banks using a causal comparative research methodology and a descriptive research design. For the purpose of gathering factual information, this study uses a descriptive research approach. It finds sufficient data about the connection between job satisfaction, employee performance, and working conditions. In order to better understand the potential causes and relationships between numerous dependent and independent variables, this study also adopts a causal comparative design. The impact of work nature, working hours, stress, coworker relationships, working conditions, and motivation on job satisfaction and employee performance has been examined using the causal comparative method.

3.2 Population and sample

The purpose of this study was to evaluate the effects of various factors on the work satisfaction and job performance of employees in Nepalese development banks. Convenience sampling was employed in the study to keep track of the participants. The sampling approach often makes the assumption that the population is homogenous, meaning that each member of the population has comparable traits. The study's target demographic consists of all employees of Nepalese development banks.

This study includes 10 development banks within Jhapa district. Only development banks are selected as a sample for the study. The level of employees taken as respondents in the study falls under assistant level, officer level, manager level and senior manager level. For the analysis of factors affecting employee job satisfaction in Nepalese development banks, questionnaires were distributed to the 405 respondents and 149 were collected. For data collection, one of the non-probabilistic techniques i.e. convenience has been used.

Table 2 shows the list of development banks in Nepal that was taken as the sample of the study.

Table 2

Number of development banks selected for the study along with number of observations

S.N.	Name of development banks	Number of observations
1	Excel Development Bank Ltd	20
2	Miteri Development Bank Ltd	17
3	Muktinath Bikash Bank Ltd	18
4	Sangrila Development Bank Ltd	15
5	Saptakoshi Development Bank Ltd	14
6	Garima Bikas Bank Ltd	12
7	Jyoti Bikas Bank Ltd	19
8	Mahalaxmi Bikas Bank Ltd	14
9	Lumbini Bikas Bank Ltd	12
10	Kamana Sewa Bank Ltd	8
Total observations		149

Thus, the study is based on the 149 observations.

3.3 Nature and source of data

Primary data sources form the basis of the study. The quantitative study makes use of primary data sources. Employers' perceptions of the connection between job satisfaction and working conditions in Nepalese development banks are gleaned via the use of primary data.

Information on age, gender, education, job position, and other demographics is covered in the first section of the questionnaire. For the respondents' descriptive analysis, this section of the questionnaire was utilized. Analyzing the connection between an employee's job happiness and their working conditions was the aim of the questionnaire's second section. Five statements were identified as defining each aspect that influences work satisfaction. On a Likert scale, each statement was scored. five-point for the survey, a Likert scale was employed, with 5 denoting strongly disagree, 4 disagree, 3 neutral, 2 agree, and 1 very agree. The respondents' perceptions of the assertions were gauged by looking at how much they agreed or disagreed with each one.

Several tools were utilized in the study to analyze the data, including Microsoft Excel and the statistical software for the social sciences, SPSS. Use of a few statistical methods, including Pearson's correlation, mean, standard deviation, and Cronbach's alpha, is aided by these instruments. To evaluate the authenticity and dependability of the data, Cronbach's alpha was employed. The study made use of a variety of statistical methods, including regression, correlation, and mean.

In order to tabulate and evaluate the legitimate replies, the SPSS application is utilized for data analysis. A thorough data file is produced initially. Next, the values of the variables are put together with the definition of their labels. The user-friendly SPSS 16.0 controlled commands menu is used to input data. The study used many statistical methods, including correlation, regression, mean, median, standard deviation, and frequency analysis, to evaluate the impact of various factors on work satisfaction and staff performance in Nepalese development banks. The average score computation process, data collecting process, and necessary tables are all performed using Microsoft Excel sheets.

3.4 Data collection procedure

The study approach that was used was mostly predicated on primary data, which allowed for the accurate and current collection of first-hand knowledge. The use of the survey method in the study of descriptive research. Quantitative data was obtained by administering a questionnaire survey to gather primary data. The administration method employed was electronic survey methods. When using the electronic option, respondents were provided links to complete the survey online.

3.5 Reliability and validity

Comparatively, reliability is the assessment of the test's validity and is primarily concerned with testing measuring instruments and findings. Reliability is the degree to which findings remain constant over time and accurately reflect the whole population being studied. A research instrument is deemed trustworthy if its findings can be replicated using a more restrictive technique.

Validity pertains to the veracity of the results. It establishes the veracity of the research's findings and if the study actually measures the things it was designed to evaluate. It speaks to a measurement's accuracy, and a measurement is considered valid when it both measures and carries out the tasks it is intended to assist. It's the extent to which a measurement faithfully captures the object of measurement.

The primary data's reliability is tested in this study using Cronbach's alpha. We can gauge the various categories' dependability thanks to it. The average inter-correlation between the test items and their quantity determines its value. Cronbach's alpha is a measure of the degree to which random mistakes or chance may account for variance in scores of various variables. For the most part, construct dependability is indicated well by a value of more than or equal to 0.7. Table 3 displays the major data collected Cronbach's alpha value.

Table 3

Coefficient of Cronbach's alpha

Cronbach's alpha	No. of items
0.935	58

Source: Responses on Survey Likert Questionnaire

3.6 Analysis plan

This section presents the research methodology that was used to examine the link between workers' job satisfaction and working conditions in Nepalese development banks. Many questionnaire formats, including multiple-choice, ranking, and Likert scale items, are employed in this study. Additionally, the questionnaire asks about the respondent's age, gender, position, and length of employment.

The total amount of replies received from the respondents was collated and coded into an SPSS spreadsheet. The reliability is then assessed using scaled items and the Cronbach's alpha coefficient. For quantitative data entry and analysis, MS-Excel is utilized. The influence of working conditions on employee job satisfaction in Nepalese development banks is specifically examined using basic descriptive statistics like simple frequency count, percentage, median, and standard deviation, among others.

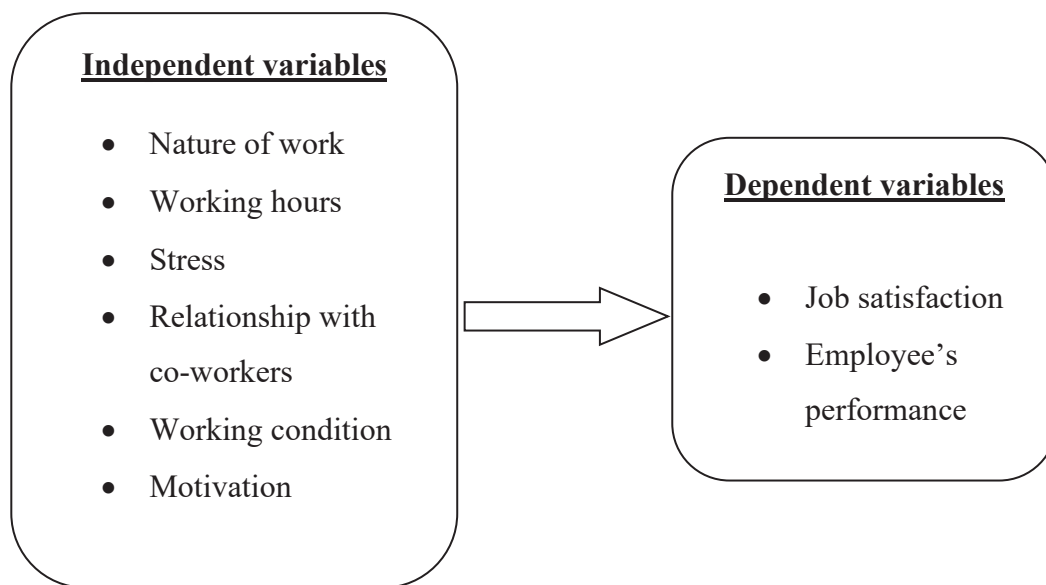
3.7 Research framework and definition of variable

The conceptual framework serves as the study's establishing principle or foundation. The whole investigation is conducted inside the parameters of this idea. Establishing a theoretical framework is made easier with the help of the preliminary literature and information survey. The development and presentation of a well-crafted conceptual framework is crucial, as the primary aim of the study is to generate hypotheses pertaining to the issues and observations.

Stated differently, a conceptual framework comprises a fundamental conceptual structure centered around a theory. It specifies the kinds of variables that will be utilized in the study going forward. An intermediary theory known as a conceptual framework makes an effort to link to every facet of the investigation, including issue description, purpose, literature review, technique, data collecting, and analysis. Since conceptual frameworks and empirical research may be so similar, they can serve as a map to provide coherence to each other. However, the conceptual frameworks can take many forms depending on the topic or research question. In order to determine the effect of working conditions on job satisfaction and employees' performance in Nepalese development banks, this study has used employee performance and job satisfaction as dependent variables and working nature of work, working hours, stress, relationship with coworkers, working condition, and motivation as independent variables.

Figure 1 presents the schematic diagram showing relationship between selected organizational factors and employee performance.

(This graphic displays the study's conceptual structure. While the nature of the task, working hours, stress, coworker relationships, working conditions, and motivation are independent factors, job satisfaction and an employee's performance are the dependent variables.)



Source: Researchers construct using the idea of Bhujel,(2019)

Figure 1:

Conceptual framework

Six elements influence employee performance as assessed by job satisfaction and performance: type of work, working hours, stress, coworker relationships, working conditions, and motivation. The study investigates the relationship between these five variables and worker performance in Nepalese development banks.

Employees' performance

According to Zafar et al. (2015), employee performance is the ability of a person to effectively do duties assigned by an organization in accordance with specified criteria and make efficient use of resources in a changing environment. It may also mean the quantity and quality of work that each employee is required to produce. Employee performance is regarded as the foundation of the organization as it successfully directs its development.

The goal of employee performance management is to motivate employees and remove obstacles in the way of their realizing their full potential (Kandula, 2006).

Job satisfaction

Simply said, people's perceptions of their occupations can determine their level of job satisfaction (Arndta et al., 2006). According to Sieger et al. (2011), people's feelings toward their work and various facets of them are key components of job satisfaction. according to Rice et al. (2022) and Ma et al. (2019), who showed that safety and job security are essential elements of a productive workplace that greatly enhances EJS. When companies put a high priority on safety precautions and provide their workers a sense of security and worth, they build employee trust and job satisfaction because they are less concerned about possible risks or mishaps.

Nature of work

Job happiness was statistically and positively related with all aspects of the nature of the job, according to Samad's (2006) analysis of the relationship between job satisfaction and the nature of the employment. Positive job attributes directly affect work adjustment and job happiness, according to research by Thomas et al. (2004). A noteworthy relationship between job satisfaction and the type of employment was also discovered by Abdulla et al. (2011).

Working hours

Extending working hours and putting in extra effort have a favorable impact on life and career satisfaction, according to Sarah & Alwine (2012). Full-time employees' job happiness is positively impacted by their actual working hours and overtime, according to Wooden et al. (2009). Full-time employees' job satisfaction is negatively impacted only when they wish to cut back on their hours.

Stress

According to Kring et al. (2007), stress can make people more aware of their surroundings and have better plans for handling difficult situations. According to that viewpoint, stress, distress, and eustress must be conceptually distinguished from one another. Performance is inversely correlated with occupational stress, according to Kotteeswari (2014). Put otherwise, employees perform worse while under stress. Stress levels, job unhappiness, and

workers' intention to leave the company are strongly correlated (Mustapha and Ghee, 2013).

Relationship with co-worker

If staff members are aware of their managers' and peers' concern for him, they will also mention her availability (Rothmann & Welsh, 2013). Job satisfaction and relationships with coworkers are positively correlated Rai, (2012). According to research by Hazril (2014), teammate support significantly and favorably affects worker performance.

Working condition

Bakotic and Babic (2013) discovered that employees who endure challenging work environments are not content with their jobs. Employee job satisfaction and the working environment have a good and substantial association, according to Raziq and Maulabakhsha (2015). Masood (2014) discovered a strong positive correlation between workers' job performance and their working environment. According to Buhter (1997), optimal physical and psychological environmental conditions can enhance worker performance.

Motivation

According to Bernstein (2008), motivation is the factor responsible for the beginning, direction, intensity, and persistence of activity. Internal motivators include things like the potential for advancement, challenging job, acknowledgment, success, and accountability (Stanley, 2012). Motivator elements have the only purpose of raising job satisfaction (Hansen et al. 2002). According to Perry and Lyman (1982), motivation is a sense of zeal or energy that propels and maintains conduct.

CHAPTER IV

RESULTS AND DISCUSSION

The organization and analysis of primary data are done methodically in this chapter. The goal of the study involved the use of several statistical and regression models as detailed in the preceding chapter. The three sections that make up this chapter. First, the findings of the questionnaire survey are presented, together with an analysis and presentation of the primary data. Regression model analysis, including correlation analysis, is covered in the second part. Finally, some observations based on the examination of primary data are discussed in the third portion of this chapter.

4.1 Presentation and analysis of data

The primary data used in this study mostly pertains to the qualitative aspects of working conditions and job satisfaction experienced by workers of Nepalese development banks. The findings of a questionnaire survey given to various employee groups in the Jhapa area are also included in this part. A questionnaire survey was created to learn what respondents thought about how working conditions affected their job happiness and productivity at Nepalese development banks. There were several surveys available, some with multiple choice and others with Likert scale questions. In compliance with the study's goal, 149 respondents in total are polled and examined. The next parts provide the profile of the respondents, a list of their personal traits, and the survey results. To properly analyze the data, the percentage, frequency, mean value, and weighted average mean value have all been computed.

4.1.1 Respondents' profile

The responses' profiles show the respondents' combined personal traits based on many traits including gender, age group, educational background, job title, and work experience. Understanding consumer behavior is largely dependent on demographic characteristics. Therefore, the demographic traits of the Nepalese development bank respondents are described in this section.

This section addresses the respondents' position, age, gender, and level of education, as indicated in Table 4.

Table 4*Demographic characteristics of the respondents*

This table displays the number of respondents from the several commercial banks that were utilized in the study's questionnaire survey, broken down by gender, age, academic degree, and employment. Each category's total number of respondents is denoted by "number," while the proportion of respondents in a given category is indicated by "percentage.")

Respondent's profile	Frequency	Percentage
Gender		
Male	86	57.7
Female	63	42.3
Total	149	100
Age (Years)		
Below 25 years	15	10.1
26-30years	73	49
31-35 years	54	36.2
36-40 years	5	3.4
41-45 years	2	1.3
Total	149	100
Academic qualification		
Below Intermediate	3	2
Bachelor	73	49
Master degree	72	48.3
M.Phil/Ph.D.	1	0.7
Total	149	100
Designation		
Assistance	68	45.6
Officer	55	36.9
Manager	22	14.8
Senior manager	4	2.7
Total	149	100
Experience		
Under 2 years	45	30.2
2 less than 5 years	54	36.2
5 less than 10	48	32.2
10 years above	2	1.3
Total	149	100

4.1.2 Responses on importance of factors

First, a question on organizational variables and job satisfaction in Nepalese development banks was posed to the respondents. While 8.7% of respondents agreed that the statement is not applicable in the context of Nepal, the majority of respondents (90.6%) stated that organizational characteristics are significant for work satisfaction. Additionally, the data reveals that 0.7% of respondents are ignorant of the significance of organizational elements on work satisfaction. According to the opinions of the remaining respondents, organizations that effectively manage their organizational variables outperform those that lack such management.

Table 5:
Responses on importance of factors

Factors	Frequency	Percent
Yes	135	90.6
No	1	0.7
To some extent	13	8.7
Total	149	100

4.1.3 Employees perception on the level of nature of work, working hours, stress, relationship with co-worker, working condition and motivation

The information on the employee's assessment of the degree of certain service dimensions is given in this part. Questions about the respondents' opinions about the type of employment, hours worked, stress, relationships with coworkers, working conditions, and motivation were posed.

Table 6 presents the opinions of respondents regarding important factors that influence mostly on job satisfaction.

Table 6

Responses of employees on the job satisfaction on the level of nature of work, working hours, stress, relationship with co-workers, working condition and motivation.

Statement		Strongly agree	Agree	Neutral	Disagree	Strongly disagree	N	Mean
Nature of work	F	28	70	25	15	11	149	
	%	18.74	47.17	16.47	10.22	7.4	100	3.597
	A%	65.91		16.47		17.62	100	
Working hours	F	8	59	35	36	11	149	
	%	5.38	39.58	23.12	24.5	7.2	100	3.114
	A%	44.96		23.12		31.7	100	
Stress	F	15	39	40	46	9	149	
	%	10.34	26.58	26.02	31	6.06	100	3.036
	A%	36.92		26.02		37.06	100	
Relationship with Co-worker	F	36	76	19	13	5	149	
	%	23.9	50.74	13	8.72	3.64	100	3.825
	A%	74.64		13		12.36	100	
Working Condition	F	35	75	25	11	3	149	
	%	23.38	50.06	15.62	7.52	3.42	100	3.849
	A%	73.44		15.62		10.94	100	
Motivation	F	19	68	29	20	13	149	
	%	13.20	45.22	19.48	13.14	9	100	3.404
	A%	58.36		19.48		22.2	100	
Weighted average mean								3.471

When it comes to the comments on the factor nature of work, the majority of respondents (47.17 percent) agreed that it influences job satisfaction, while some respondents (18.74 percent) strongly agreed with the statement and other respondents (16.47 percent) were neither in agreement nor disagreement with the statement. On the other hand, 10.22% of respondents disagree with the statement, while 7.4% strongly disagree with the fact. In a similar vein, 3.597 is the statement's mean value.

With respect to the working hours aspect, the majority of respondents (39.58 percent) agreed that working hours had the greatest effect on job satisfaction, while 24.5% disagreed. In a similar vein, 23.12% of respondents expressed neither agreement nor disagreement with the statement. The majority of respondents (5.38 percent) strongly agreed with the fact, while the remaining respondents (7.2 percent) strongly disagreed. For the statement, 3.114 is the mean value.

When it came to the replies on the element stress, the majority of respondents (31.02 percent) disputed that stress had the greatest impact on work satisfaction, while some respondents (26.58 percent) were indifferent to the fact. In a similar vein, 26.02 percent of respondents agreed with this assertion. The fact was strongly disagreed with by the fewest respondents (6.06 percent), who were among those who strongly agreed with the fact (10.34 percent). 3.036 is the statement's average value.

With respect to the responses regarding the factor relationship with coworkers, the majority of respondents (50.74 percent) agreed that the relationship with coworkers influences job satisfaction. Some respondents (23.9 percent) strongly agreed with this statement, while 13 percent neither agreed nor disagreed with it. The remaining respondents (8.72 percent) disagreed with this statement. Comparably, the lowest percentage of responders (3.64 percent) strongly disagreed with the statement. For the statement, 3.825 is the mean value.

When it came to the responses regarding the working condition factor, the majority of respondents (50.06 percent) agreed that working conditions have an impact on job satisfaction. Some respondents (23.38 percent) strongly agreed with this statement, while 15.62 percent of respondents were unsure. The fact was disputed by some respondents (7.52 percent), and the least number of respondents (3.42 percent) strongly disagreed with the statement. For the statement, 3.849 is the mean value.

With respect to the comments on the factor motivation, the majority of respondents (45.22 percent) agreed that motivation had the greatest impact on work satisfaction, with a smaller percentage (19.48 percent) disagreeing. Likewise, 13.20 percent of the respondents concurred with this statement. Less respondents (9 percent) strongly disagreed with the information, compared to some respondents (13.14 percent) who disagreed. The statement's mean value is 3.404.

4.2 Descriptive analysis

Table 7

Descriptive Statistics

Vriables	Mean	Std. Deviation
NOW	3.601	0.877
WH	3.119	0.831
S	3.055	0.921
RWC	3.811	0.876
WC	3.851	0.681
M	3.410	0.758
EP	3.975	0.883
JS	3.666	0.833
Valid N (listwise)		

Source: SPSS output

The table 7 shows the mean and SD of the six independent variables used in the research. All the variables mean are above the average and among these eight variables, employees performance has the highest mean of 3.975 and stress have the lowest mean of 3.055. Higher mean represents that the more than respondents are agreeing to the statements used in the questionnaire.

4.3 Correlation analysis

In Nepalese development banks, the link between an employee's performance, job happiness, and working conditions is examined using Pearson's correlation. In order to determine if two variables may be considered statistically dependent on one another, Pearson's coefficient is frequently employed as a test statistic in statistical hypothesis tests. The degree and direction of a linear relationship between dependent and independent variables are measured by correlation. Correlation analysis has been used in the study to demonstrate the relationship between the independent variables nature of work (NOW), working hours (WH), stress (S), relationship with coworker (RCW), working condition (WC), and motivation (MO) and the dependent variables employee's performance (EP) and job satisfaction (JS).

Table 8

Kendall's correlation matrix for the dependent and independent variables for selected Nepalese development banks

The dependent and independent Kendall's correlation coefficients for the Nepalese development banks are displayed in this table. The dependent variables are NOW (nature of work, which is defined as the sort of work performed by the employee), JS (job satisfaction), and EP (employee performance, which is defined as an assessment of whether an employee does a job successfully). WH, which is characterized as the duration of an employee's workday) Stress is characterized as the strain or tension that employees experience while at work. The independent variables are MO (motivation), WC (working condition), RWC (relationship with coworkers, defined as relationship with a colleague or employee), and MO (motivation, defined as the influence that accounts for the initiation, direction, intensity, and persistence of behavior).

Variables	NOW	WH	S	RWC	WC	MO	EP	JS
NOW	1							
WH	0.446*	1						
S	-0.027*	-0.100**	1					
RWC	0.665**	0.406**	0.078	1				
WC	0.427**	0.384**	-0.073	0.458**	1			
MO	0.572**	0.370**	0.204*	0.683**	0.461**	1		
EP	0.619**	0.408**	-0.002	0.660**	0.298**	0.530**	1	
JS	0.519**	0.500**	0.041	0.729**	0.436**	0.675**	0.590**	1

Notes: The asterisk signs (**) and (*) indicate that the results are significant at 1 percent and 5 percent level respectively.

The dependent factors (type of work, working hours, stress, coworker connection, working conditions, and motivation) and independent variables (job satisfaction and employee performance) for commercial banks are displayed in Table 7 along with their Kendall's correlation coefficient. The study finds a favorable correlation between employee job satisfaction and the type of the task. It suggests that higher levels of job satisfaction among employees would be correlated with improved work conditions. However, there is a positive correlation between working hours and employee job happiness, suggesting that higher job satisfaction is correlated with better work quality.

Stress and employee work satisfaction are negatively correlated. Research indicates a negative correlation between stress levels and work satisfaction among employees. In a similar vein, employee job satisfaction is positively correlated with relationships with coworkers. According to this, employee job satisfaction increases with stronger relationships with coworkers. The findings indicate that job satisfaction among employees is positively correlated with working conditions. It demonstrates how a positive workplace culture raises worker job satisfaction. Additionally, the outcome demonstrates that employee work satisfaction and motivation are positively correlated. Evidence suggests that employee work satisfaction increases with motivation levels.

The findings indicate that employee performance and the type of the task are positively correlated. It suggests that increased employee performance would result from better work conditions. Nonetheless, there is a favorable correlation between employee performance and working hours. It indicates that increased employee performance would result from better working hours. Similarly, there is a bad correlation between stress and worker performance. It demonstrates that poorer employee performance would result from increased levels of stress.

Likewise, there is a favorable correlation between employee performance and relationships with coworkers. It claims that higher potential employee performance is correlated with stronger relationships with coworkers. The findings indicate that there is a favorable correlation between working conditions and employee performance. It demonstrates how improved working conditions raise worker productivity. Additionally, the outcome demonstrates that employee performance and motivation are favorably correlated. It suggests that employee performance would increase with a higher degree of motivation.

4.4 Regression analysis

Regression analysis has been used to investigate the possibility of a link between job satisfaction and working conditions. The nature of the work, working hours, stress, coworker relationships, working conditions, motivation, and employee performance have all been defined in order to investigate the regression of working condition factors on job satisfaction. Table 8 displays a model's predicted regression results.

Table 9

Regression results of nature of work, working hours, stress, relationship with co-worker, working condition and motivation on employee's performance in Nepalese development banks

The linear regression model was used to generate the results, which were based on 149 data from 10 sample development banks. $EP = \alpha + \beta_1 NOW + \beta_2 WH + \beta_3 S + \beta_4 RWC + \beta_5 WC + \beta_6 MO + e$ is the model in which NOW (nature of work, defined as the type of work performed by the employee) and JS (job satisfaction, defined as an employee's affective reaction to a job) are the dependent variables and EP (employee performance) is the output. WH (defined as the duration of an employee's workday) S (Pressure or tension experienced by employees while working is referred to as stress.) The independent variables are MO (motivation), WC (working condition), and RWC (relationship with coworkers, defined as relationship with a colleague or employee). WC is defined as comfort level factors which can have a direct impact on employee health. The corrected coefficient of determination (R²), standard error of estimates (SEE), and F-statistics (F) values are also included in the presented findings.

Model	Intercept	NOW	Regression coefficients of					Adj. Rbar ²	SEE	F-value
			WH	S	RWC	WC	MO			
1	1.72 (7.15)**	0.62 (9.55)**						0.38	0.70	91.82
2	2.62 (10.16)**		0.433 (5.42)**					0.16	0.81	29.38
3	3.980 (15.79)**			-0.01 (0.01)				-0.01	0.89	0.01
4	1.441 (5.90)**				0.67 (10.64)**			0.43	0.67	113.30
5	2.487 (6.23)**					0.39 (3.79)**		0.83	0.85	14.33
6	1.867 (6.56)**						0.62 (7.58)**	0.27	0.75	57.51
7	1.905 (4.43)**	0.33 (4.09)**			0.05 (5.64)**			0.49	0.63	71.05
8	0.943 (3.59)**	0.291 (3.55)**	0.11 (1.61)		0.43 (5.33)**			0.49	0.63	48.75
9	0.870 (3.15)**	0.277 (3.33)**	0.11 (1.53)		0.39 (4.23)**		0.08 (0.87)	0.49	0.63	37.048
10	0.95 (2.97)**	0.27 (3.23)**	0.10 (1.43)	-0.03 (-0.59)	0.39 (4.25)**		0.10 (0.97)	0.49	0.63	29.93

Notes:

- i. Figures in parentheses are t-values.

- ii. The asterisk signs (**) and (*) indicate that the results are significant at 1 percent and 5 percent level respectively.
- iii. Dependent variable is employee's performance.

According to Table 8, employee performance is positively correlated with the beta coefficients for the kind of job. It suggests that the nature of the work influences employee performance in a favorable way. This result is in line with the conclusions reached by Thomas and colleagues (2004). At a significance level of one percent, this finding is noteworthy.

Likewise, the outcome shows that working hours have positive beta coefficients in relation to job performance. Employee performance is positively impacted by working hours, according to this finding. Susanne's (2016) findings and this one are comparable. At the one percent significance threshold, the data is significant.

Similar to employee performance, the beta coefficients for stress are negative. Employee performance is negatively impacted by stress, as seen by this. Kotteeswari's (2014) findings and this one are comparable. According to the research, the relationship with a coworker has positive beta coefficients. Employee performance is positively impacted by a positive relationship with coworkers, as seen by this. The results of James (1996) are in line with this observation. At the one percent significance threshold, the data is significant.

In a similar vein, employee performance and the beta coefficients for working conditions are positive. It suggests that an employee's performance is positively impacted by their workplace. This result runs counter to Masood's (2014) results. At the one percent significance level, this result is noteworthy.

Furthermore, the positive beta coefficients of motivation indicate that employee performance is positively impacted by motivation. This result runs counter to Raza et al. (2015)'s findings. At the one percent significance level, it is noteworthy.

The estimated regression findings of the nature of the task, working hours, stress, coworker connection, working conditions, motivation, and employee satisfaction on job satisfaction are displayed in Table 9.

Table 10

Estimated regression results of nature of work, working hours, stress, relationship with co-worker, working condition and motivation on job satisfaction in Nepalese development banks

Using a linear regression model, the results are based on 149 data from ten sample development banks. $JS = \alpha + \beta_1 NOW + \beta_2 WH + \beta_3 S + \beta_4 RWC + \beta_5 WC + \beta_6 MO + e$ is the model in which the dependent variables are NOW (nature of work, defined as the type of work performed by the employee) and EP (employee performance, defined as an assessment of whether an employee performs a job well). WH, which is the duration of an employee's workday at the workplace S (stress is defined as the strain or tension an employee experiences while at work) The independent variables are RWC, which is defined as the relationship with coworkers or employees; WC, or working conditions, which are comfort level factors that can directly affect an employee's health; and MO, which is motivation, which is defined as the influence that accounts for the initiation, direction, intensity, and persistence of behavior. Standard error of estimates (SEE), adjusted coefficient of determination (R²), and F-statistics (F) values are also included in the provided findings.

Model	Intercept	Regression coefficients of						Adj. Rbar ²	SEE	F-value
		NOW	WH	S	RWC	WC	MO			
1	1.64 (7.00)**	0.56 (8.88)**						0.35	0.67	78.84
2	2.10 (9.01)**		0.50 (7.00)**					0.245	0.72	49.04
3	3.55 (14.95)**			0.04 (0.49)				-0.01	0.84	0.24
4	1.03 (4.83)**				0.69 (12.89)**			0.53	0.57	166.36
5	2.48 (6.23)**					0.39 (3.79)**		0.83	0.85	14.33
6	1.87 (6.56)**						0.62 (7.58)**	0.27	0.75	57.51
7	0.30 (1.34)		0.21 (3.78)**		0.42 (6.18)**			0.62	0.51	81.07
8	0.27 (1.18)	0.06 (0.95)	0.20 (3.44)**		0.39 (5.21)**		0.31 (3.96)**	0.62	0.51	60.99
9	0.34 (1.30)	0.06 (0.87)	0.19 (3.32)**	-0.03 (-0.56)	0.39 (5.20)**		0.32 (3.96)**	0.62	0.52	48.62
10	0.31 (0.99)	0.59 (0.85)	0.19 (3.22)**	-0.03 (-0.53)	0.39 (5.12)**	0.02 (0.22)	0.32 (3.82)**	0.61	0.52	40.26

Notes:

- i. Figures in parentheses are t- values.
- ii. The asterisk signs (**) and (*) indicate that the results are significant at 1 percent and 5 percent level respectively.

iii. Dependent variable is job satisfaction.

Table 9 indicates a favorable correlation between job satisfaction and the beta coefficients related to the kind of employment. It suggests that a favorable relationship exists between the type of employment and job happiness. (Hussain, 2016) found comparable results. Likewise, the outcome shows that working hours have positive beta coefficients in relation to job performance. The findings indicate that working hours positively affect job satisfaction. Susanne (2016) found comparable results to this one.

Similarly, there is a negative correlation between work satisfaction and stress beta coefficients. It demonstrates how stress has a detrimental effect on job satisfaction. This result is consistent with that of Ernest & Jama (2003). Additionally, the outcome demonstrates that the beta coefficients for the relationship with coworkers are positive. It demonstrates that a coworker's connection has a favorable effect on job satisfaction. This result is in line with Gemma's results (2009).

Additionally, the outcome shows that there is a positive correlation between job satisfaction and working conditions' beta coefficients. It suggests a favorable relationship between job happiness and the workplace. The results of Maulabakhsha & Raziq (2015) are in conflict with this finding. Furthermore, motivation has a favorable effect on employee performance, as seen by the positive beta coefficients. The results obtained by Raza et al. (2015) are in conflict with this discovery.

4.5 Major Findings

The study's main conclusions, derived from the data analysis, are as follows:

1. Of the total responses, men made up the majority (57.7%), with women making up the remaining 42.3 percent.
2. The age group of 20–29 years old accounts for 65.8% of the responses, with the age group of 30-39 years old coming in second (25.2%).
3. With respect to the respondents' positions, the bulk of them (45.6%) hold the title of assistant, followed by officers (36.7%), managers (14.8%), and senior managers (2.7%).
4. The majority of respondents (49 percent) have a bachelor's degree, followed by graduates of a master's program (48.3 percent), intermediate programs (2.0 percent), and M.Phil./Ph.D. programs (10.7%).

5. The majority of respondents (36.2%) had between two- and five-years' job experience, followed by those with five to ten years' experience (32.2%), and those with between five and ten years' experience and beyond ten years' experience (30.2%) and two percent, respectively.
6. According to the poll, 98.6% of participants believed that organizational characteristics have a significant impact on employee performance, whereas 0.7% of respondents agreed that the statement did not apply to Nepal. According to the opinions of the remaining respondents, organizations that effectively manage their organizational variables outperform those that lack such management.
7. The survey found that most respondents (90.6%) believed that organizational factors had a significant impact on employee job satisfaction, while 8.7% agreed that the statement applied to some extent and the remaining respondents (0.7%) agreed that it did not apply to Nepal.
8. Regarding how well their working hours fit into their personal lives, the majority of respondents (43.6%) concur. Additionally, the results demonstrate that 34.3 percent of respondents, or the majority, concur that working hours allow them to concentrate on personal concerns. According to the majority of respondents (44.3%), they are also free to work shorter hours, on the weekends, and on public holidays. In answer to the statement, "They have enough time to complete their work during office hour," the majority of respondents (57.7%) said that they do indeed have enough time.
9. The majority of participants (35.7%) expressed the belief that they are under pressure to work extended hours. Furthermore, the results indicate that 37.6% of the respondents, or the majority, concur that their employment entails a great deal of responsibility. With respect to the answers given to the statement, "I have unachievable deadlines," the majority of participants (44.9%) concur. In a similar vein, the majority of respondents (63%) concur that having an excessive workload prevents them from taking enough breaks.
10. The majority of respondents (39.7%) contest the idea that they can't manage their personal and professional lives in harmony.
11. The majority of participants (84.6%) concur that they ask a coworker for assistance when needed. The results also indicate that 75.2 percent of respondents agree with the statement, "At work, I am appreciated by my coworkers." In a similar vein, most respondents (71.7%) concur that their coworkers are consistently honest and

upfront with them. Similarly, most respondents (70.5%) concur that their coworkers will support them if work becomes challenging. The majority of respondents (71.8%) to the statement "My colleagues are willing to listen to my work-related problems" concur that their coworkers are receptive to hearing about their problems at work.

12. It is evident from the result that most respondents (85.9%) concur that they have a sense of belonging to a team because of the common mission, values, objectives, and efforts. In a similar vein, most respondents (76.5%) concur that having a well-lit workspace with a table, chair, and other amenities helps them perform their best job. Likewise, the vast number of participants (73.2%) concur that their endeavors are applauded and acknowledged through concrete means. There are enough possibilities for them to query supervisors about changes at work, according to the majority of respondents (61.8%). Out of all the respondents, the majority (70.1%) agreed with the statement that there is no harassment of any type at work.
13. The majority of respondents (71.1%) agreed with the statement related to their experiences: "I receive supportive feedback on the work I do." Additionally, the majority of participants (65.8%) concur that employers value and honor their contributions. Financial incentives are more motivating than non-financial ones, according to the majority of respondents (42%). According to the majority of respondents (43 percent), they are also motivated to work hard by lunch breaks, relaxation periods, and vacation days. Likewise, 69.8% of respondents concur that the organization has a good chance for promotion.
14. The findings indicate that a majority of participants, namely 75.8%, concurred with the assertion that they comprehend the obligations and responsibilities of the activity and do it within the allotted time. When asked if they agreed with the statement "I meet all the requirements of the job," the majority of respondents (73.9%) said that they did. Similarly, 69.8% of respondents, the majority, concurred that they put in extra time to do their tasks. In a similar vein, the vast majority of participants (77.8%) concur that they adeptly integrate the accessible resources to deliver high-quality services. With respect to the replies to the statement "I actively pursue or initiate projects for the benefit of the organization," the majority of participants (80.5 percent) expressed agreement with the statement.
15. Of those who answered the question, the majority (68.5%) said they agreed with the statement "I am comfortable with the corporate culture of the bank." Sixty-nine

percent of respondents concur that their current employment has enhanced their level of work-life balance. According to the majority of respondents (63.8%), they are also motivated to do better since they have autonomy in their job. Likewise, a significant proportion of participants (61.7%) concur that their high-quality work life keeps them fresh till the very end of the workday. The majority of respondents (81.2%) to the survey also agreed that they are pleased to tell people that they work for this company.

16. The development bank correlation matrix reveals that while stress is adversely connected with both job satisfaction and employee performance, working conditions are favorably correlated with both.
17. The development banks' correlation matrix reveals a favorable association between an employee's performance and job happiness and the type of their work and their relationships with their coworkers. This suggests that an employee's performance and job happiness would both increase with a better work environment and relationships with coworkers.
18. The development bank correlation matrix reveals a favorable link between working hours and employee performance and job satisfaction. This suggests that having a healthy work schedule improves employee performance and job happiness.
19. The development bank correlation matrix reveals a positive link between employee performance and motivation as well as work satisfaction. This suggests that employees' performance and work happiness would both increase with motivation.
20. The regression analysis demonstrates that an employee's performance and job satisfaction are positively impacted by their working environment. This suggests that when working conditions are better, employees perform better and are more satisfied with their jobs.
21. The regression analysis demonstrates that an employee's performance and job satisfaction are positively impacted by their line of employment. This suggests that an employee's performance and job happiness would both increase with a better type of employment.
22. According to the regression analysis, working hours improve employees' performance and job satisfaction. This suggests that employees' job happiness and performance are positively correlated with their working conditions.

23. Stress negatively affects employees' performance and work happiness, according to the regression analysis. This suggests a negative correlation between stress levels and an employee's performance and work happiness.
24. The results of the regression indicate that an employee's performance and job satisfaction are positively impacted by their relationships with their coworkers. This suggests that an employee's job happiness and performance would both increase with a stronger relationship with coworkers.
25. The regression analysis demonstrates that motivation positively affects employees' performance and job satisfaction. This suggests that an employee's motivation will directly correlate with their job happiness and performance.

4.6 Discussion

The link between employee performance, job happiness, and working conditions at Nepalese development banks has been the primary focus of this study. Employee performance and job satisfaction are dependent factors in this study, whereas the nature of the task, working hours, stress, connection with coworkers, working conditions, and motivation components are independent variables. The findings presented in this study are predicated on the ten development banks that were chosen.

In relation to job satisfaction and the type of work, the results show that the beta coefficients are positive. This suggests a positive correlation between job happiness and work quality. The results of Thomas et al. (2004) are in agreement with this discovery. Likewise, there is a positive correlation between job satisfaction and the beta coefficients for working hours. According to this, job satisfaction will increase with better working hours. Susanne (2016) found comparable results to this one.

There is a negative correlation between work satisfaction and stress beta coefficients. It demonstrates that work satisfaction decreases with increasing stress levels. Ernest & Jama's (2003) findings and this one are comparable. In the same way, the relationships between coworkers have positive beta coefficients. Research indicates that increased job satisfaction is positively correlated with coworker relationships. Gemma's (2009) findings are in line with this one.

Moreover, the working condition beta coefficients are positive. Improved working conditions are associated with increased job satisfaction, according to this. The results of

Maulabakhsha & Raziq (2015) are in line with this finding. Motivation also has a positive beta coefficient. This suggests that work satisfaction would increase with increased motivation. Raza et al. (2015) found a similar result to this one.

Following a thorough examination of the data, the first hypothesis (H1)—which addresses the beneficial correlation between the nature of the work and employees' performance and job satisfaction—is accepted. The study demonstrates that employees' job happiness and performance will increase with a better work environment. In a similar vein, the second hypothesis (H2), which addresses the favorable correlation between working hours and an employee's productivity and job happiness, is accepted. According to the survey, employees who have better working hours also perform better and are more satisfied with their jobs. Likewise, as stress has a detrimental effect on an employee's performance and work happiness, hypothesis number three (H3) is likewise rejected. This demonstrates that potential employees' performance and work happiness decrease with increasing stress.

The association between an employee's performance and job satisfaction and their coworkers has been found to positively correlate with the fourth hypothesis (H4). It suggests that an employee's performance and job satisfaction would increase with a stronger working connection. The fifth hypothesis (H5) is acknowledged, stating that there is a positive correlation between an employee's job happiness and performance at work.

CHAPTER V

SUMMARY AND CONCLUSION

This chapter summarizes the whole investigation and focuses on its key discoveries. The chapter's main results are also covered in a separate part, along with some implications and suggestions on how working conditions and job satisfaction relate to one another in Nepalese development banks. The scope of further study in the same topic concludes the chapter.

5.1 Summary

Work satisfaction is a difficult term to define and has many facets. Organizational and personal characteristics are only two of the many variables that affect how satisfied individuals are with their jobs. The factors that determine work satisfaction within a company are highly significant. Employee job satisfaction is influenced by a variety of organizational elements since employees spend a significant portion of their time in the workplace. Organizing and controlling the organizational elements can improve the level of work satisfaction in companies. Income, the type of employment, working conditions, advancement, and other factors are organizational drivers of job satisfaction. Because they encourage workers to perform successfully inside a company, these are very significant variables. Similarly, the employees' personal aspects and drive to operate successfully and efficiently are also greatly supported by the personal determinants. Many personal characteristics, including personality, age, education, and gender disparities, influence an employee's work satisfaction since psychological elements have been linked to it. Employee dissatisfaction with job satisfaction factors, on the other hand, can be detrimental to the company as a whole and force workers to take shortcuts when doing their duties. In this way, workers might function as the terrorists of a business.

A person's enjoyment or good emotional state connected to the work they accomplish, their attitude toward their employment, their rewards, the social structure of their workplace, and the physical aspects of their working environment can all be categorized as job satisfaction. A pleasant or favorable reaction to one's work is another factor in job satisfaction. Work satisfaction stems from an employee's impression of their position, the benefits they receive, the nature of their work, and their working environment (Locke, 1996). Analyzing the link between working conditions and job satisfaction among workers of Nepalese

development banks is the study's main goal. The study's specific goals, however, are to analyze how employees perceive their job satisfaction in the context of Nepalese development banks (nature of work, working hours, stress, relationship with coworkers, working conditions, and motivation); investigate the relationship between working conditions and job satisfaction in Nepalese development banks; ascertain the influence of nature of work, working conditions, stress, and motivation on employees' job satisfaction in Nepalese development banks; and identify the most influential factor in Nepalese development banks.

Primary sources of data served as the foundation for this investigation. The respondents' opinions on their level of job satisfaction in Nepalese development banks were obtained via the usage of the primary data source. A total of 149 questionnaires were gathered, and 10 development banks were chosen for the investigation. Prepared structured questions are meant to help the study reach its goals.

Employee perspectives about factors influencing work satisfaction in Nepalese development banks were gathered using a questionnaire survey. The purpose of the questions was to elicit the opinions and other pertinent data from the respondents. Effectively designed questionnaires were used to gather data. The surveys underwent self-adjustment, validation, and pre-testing. The participants are staff members of ten Nepalese development banks. The study employed descriptive statistics, correlation coefficient, and step-wise regression method to assess the association between dependent variables such as employee performance and job satisfaction and independent variables such as work nature, working conditions, motivation, and coworker relationships. Utilizing the SPSS statistical tool, the gathered data has been processed.

5.2 Conclusion

The primary findings of the research indicate that job satisfaction and employee performance at Nepalese Development Bank are primarily influenced by factors such as work nature, working conditions, motivation, stress, relationships with coworkers, and working hours.

The nature of the task, working hours, coworker relationships, working environment, and motivation all have a favorable correlation with an employee's performance and job satisfaction. Better working conditions, relationships with coworkers, and the nature of the

work itself all point to increased job satisfaction and performance among Nepalese Development Bank staff. Similarly, increased motivation would lead to increased work satisfaction and improved performance from employees. Employee performance and work satisfaction are inversely correlated with stress. It suggests that employees perform worse and are less satisfied with their jobs when they are under more stress.

As per the study's findings, employees at the Nepalese Development Bank exhibit satisfactory work satisfaction and performance. The research indicates that workers are content with the working conditions that the Nepalese development bank has offered.

5.3 Implication

The following explains the main suggestions made to improve working conditions at the Nepalese Development Bank in order to improve staff performance and job satisfaction:

General research implications

1. The study found that job satisfaction and the kind of employment were positively correlated. Therefore, the type of employment should be given more consideration by banks that wish to raise employee job satisfaction.
2. The study found that job satisfaction and working hours were positively correlated. For this reason, banks that wish to see a rise in employee satisfaction should pay more attention to business hours.
3. There is a negative correlation between work satisfaction and stress. Therefore, the study suggests that employees' job satisfaction would decline as stress increases. In order to improve employee happiness, banks should endeavor to reduce work pressure, or stress, and raise job satisfaction.
4. The coefficients are substantial and the association with the coworker is positive. This suggests that staff in development banks would be more satisfied with their jobs if they had stronger relationships with their coworkers. Banks that wish to see a rise in employee happiness should thus make an effort to preserve positive working relationships and raise job satisfaction levels.
5. There is a strong and positive correlation between job satisfaction among employees and their physical working conditions. It suggests that increasing the physical facilities and equipment provided by commercial banks will enhance the working

conditions and increase the job satisfaction of Nepalese development banks. Therefore, banks that wish to boost job happiness should endeavor to enhance both the physical working environment and employee satisfaction levels.

6. The outcome in terms of motivation is noteworthy and favorable. According to the results, staff at commercial banks would be more satisfied with their jobs if they were motivated by the bank. Therefore, banks that want to see a rise in employee happiness should work to raise job satisfaction and motivation levels.
7. The study found that an employee's performance and the type of their work were positively correlated. Thus, the nature of the task should receive greater attention from banks that are prepared to raise employee performance levels.
8. The study found that working hours and employee performance were positively correlated. Thus, banks that wish to improve staff performance ought to give working hours greater consideration.
9. There is a negative correlation between stress and employee performance, meaning that higher levels of stress will result in worse performance. Hence, banks that wish to improve staff performance should aim to lower job pressure, or stress, while simultaneously raising performance levels.
10. There is a positive correlation and significant coefficients with the coworker. Therefore, the outcome suggests that employees at Nepalese development banks would perform better if they had stronger relationships with their coworkers. Therefore, banks that wish to see an improvement in employee performance should make an effort to sustain positive working relationships and see an increase in staff performance.
11. The physical state of an employee's workplace and their performance are positively and significantly correlated. It suggests that better working conditions, or more tangible facilities and equipment provided by development banks, will boost the productivity of Nepalese development banks' staff. Therefore, banks that want to boost employee happiness should aim to raise staff performance levels and enhance physical working conditions.
12. The motivational outcome is noteworthy and favorable. According to the result, staff in Nepalese development banks would perform better if they are more motivated by their employer. As a result, banks that want to see a rise in employee satisfaction should work to boost staff motivation and performance.

Future research implications

With reference to Nepalese development banks, this study might be considered a first investigation into the relationship between working conditions and job satisfaction. The following prospective scholars will find sufficient groundwork in this study:

1. The six primary work satisfaction indicators were examined in this study. Thus, other factors like pay, job stability, promotions, and so forth might be included in future research.
2. The only data used as a sample in this investigation were original data. It is advised that academicians use secondary data as a sample to get more practical results.
3. To obtain a more comprehensive understanding of the link between working conditions and job satisfaction, further research might be conducted by choosing other financial organizations, such as commercial banks and finance businesses.
4. Additional constructs related to factors influencing work satisfaction practices may be investigated in next research.
5. The survey conducted within the Jhapa district's development bank branches served as the basis for this study. Therefore, by expanding the survey outside of the Jhapa area, further research may be done in order to take into account the respondents' vast geographic nature.
6. The linear regression model was used in this investigation. Additionally, the study may be conducted utilizing a number of sophisticated statistical methods, including bidirectional causality tools and non-linear statistical tools.

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Abstract Working condition on job satisfaction and performance of employees is an important prerequisite to becoming successful in personal and professional world. Working condition is a tool which can be used by employees to achieve higher job satisfaction. The current study focuses on the relationship between working condition and job satisfaction. It also tries to investigate the impact of working condition on job satisfaction.

The purpose of this thesis **is to** examine **the impact of** nature **of** work **on employee job satisfaction employee**

performance. Data was collected from three different branches of 10 Development Banks. Structured questionnaire was used and 400 questionnaires were distributed but the data could be only collected from 149 respondents. SPSS version 16s and Microsoft Excel were used to for data management. This research implements analytical research design with descriptive and explanatory research plan. Descriptive analysis has been used to explain the variables. Correlation and regression analysis have been used to explain the relationship between variables. Based on statistical analysis, the hypothesis has been tested to get the desired results and from result, conclusion and implication are drawn. There are 149 respondents who are mostly male and below 35 years old and majority respondents were unmarried. The independent variable used in the analysis and dependent variable is significant with five