

**DETERMINANTS OF EMPLOYEE JOB SATISFACTION**  
**AT**  
**NEPAL TELECOM**

**A Dissertation Submitted to the Office of the Dean, Faculty of  
Management in Partial Fulfillment of the Requirements for the Master  
of Business Studies (M.B.S.)**

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**2024**

## **CERTIFICATE OF AUTHORSHIP**

I hereby, corroborate that I have researched and submitted the final draft of dissertation entitled **Determinants of Employee Job Satisfaction at Nepal Telecom**. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor it has been proposed and presented as part of requirements for any other academic purposes. The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

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## REPORT OF RESEARCH COMMITTEE

Ms. **Prabhu Shrestha** has defended research proposal entitled **DETERMINANTS OF EMPLOYEE JOB SATISFACTION AT NEPAL TELECOM**. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestion and guidelines of supervisor Sanita Shrestha and submit the dissertation for evaluation and vice-voce examination.

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Head, Research Department

Dissertation Submitted Date: .....
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Dissertation Viva Voce Date: .....
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## APPROVAL SHEET

We, the undersigned, have examined the dissertation entitled **DETERMINANTS OF EMPLOYEE JOB SATISFACTION AT NEPAL TELECOM** presented by Prabhu Shrestha candidate for the degree of Master of Business Studies (MBS Semester) and conducted the Viva- Voce examination of the candidate. We hereby certify that the dissertation is worthy of acceptance.

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## ABSTRACTS

This study investigates the impact of service quality, security/privacy, trust, and perceived value on employee satisfaction within NEPAL TELECOM (NTC), a key player in Nepal's telecommunications sector. Given the sector's significant contribution to the country's service industry and economic stability, understanding factors influencing employee satisfaction is crucial. The research employs convenience sampling, gathering 265 responses from NTC employees. Results highlight trust and perceived value as pivotal factors influencing job satisfaction, with employees reporting higher satisfaction when perceiving greater organizational trust and value from offerings. While service quality remains important, its direct impact on satisfaction appears moderate compared to trust and perceived value. Effective management of security and privacy concerns also positively correlates with job satisfaction. The study validates these findings through regression analysis, indicating a robust statistical fit for predicting job satisfaction based on the examined variables. Practical implications underscore the need for organizations to prioritize initiatives that enhance trust, deliver perceived value, and address security and privacy concerns to foster a supportive work environment and achieve organizational success.

*Key Words: Employee Job Satisfaction, Service Quality, Security/Privacy, Trust, Perceived Value*

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## ABBREVIATIONS

AFS	-	Advance free phone service
AXDSL	-	Axis Digital Subscriber Line
BEP	-	Break Even Point
CDMA	-	Code Division Multiple Access
DSAT	-	District Satellite
GSM	-	Global system for Mobile Communication
ICT	-	International Communication Technology
ITU	-	International Telecommunication Union
MMS	-	Multimedia Messaging Services
NDCL	-	Nepal Doorsanchar Company Limited
NTC	-	NEPAL TELECOM Corporation
NVPL	-	Nepal Venture Private Limited
PPC	-	Profit Planning and Control
PCO	-	Public Communication Office
PSTN	-	Public Switched Telephone Network
RSAT	-	Regenerative Satellite Access Terminals
SMS	-	Short Message service
SP	-	Special Preference
SPNL	-	Spice Nepal Private Limited
STM	-	Synchronous Transfer Mode
T.U.	-	Tribhuvan University
VMS	-	VIPERSAT Management System
CDMA	-	Wideband Code Division Multiple Access
WLL	-	Wireless Local Loop

# CHAPTER I

## INTRODUCTION

### 1.1 Background of the Study

Job satisfaction is assessed based on an individual's evaluation of the actual service they receive compared to their initial expectations. It is not a one-size-fits-all experience, as differing needs, goals, and past experiences shape each person's expectations (Sharly & Wooju, 2017). For a company to meet the diverse needs of its customers effectively, it must offer a unique blend of product features, services, and customer relationships that surpasses what competitors provide (Anand & Maheth, 2017). In today's fiercely competitive environment, particularly within service industries such as mobile telecommunications, achieving and maintaining success by meeting customer needs is a significant challenge.

In Nepal, the mobile network industry is rapidly growing compared to other sectors. Operators are eager to enhance service quality to achieve customer satisfaction and future growth. To attract and retain customers, companies must offer a diverse range of services that meet customer demand. The market is becoming increasingly international, dynamic, and customer-driven, with a demand for greater variety, higher quality, and quicker service. Companies must identify factors that can attract and retain customers while adapting to the evolving telecom landscape through effective management techniques (Upadhyay, 2020). High customer satisfaction is linked to improved product quality, increased purchasing willingness, and overall profitability for the company.

Customer service has become a crucial element in business success. Organizations are more focused on customer needs than ever before, recognizing that customer satisfaction can provide a sustainable competitive advantage (Schnaars, 1991). To foster healthy customer relationships, businesses should actively listen to customer expectations, requirements, complaints, and needs. Effective practices include offering thoughtful suggestions, fulfilling promises, and investing in a dedicated customer service team. Satisfied customers are more likely to remain loyal and contribute to long-term profitability (Gumesson, 2002).

Reflecting this approach, the National Communication Policy of 1992 aimed to promote private sector involvement in providing telecommunications services. The policy supports the development, expansion, and operation of the telecommunications sector both within Nepal and internationally, ensuring that services are accessible and well-organized (Upadhyay, 2020).

The limited number of telecom companies in Nepal, combined with the growing curiosity and demand for telecom services among Nepalese people, highlights the relevance and interest in this field. This interest is further fueled by ongoing discussions and research projects focused on telecom innovations. Nepal's recent strides in economic development underscore the importance of rapid economic growth for improving the nation's well-being. To support this growth, numerous private and public enterprises have been established, each contributing to the nation's progress in their respective ways (Dahal, 2018).

Job satisfaction plays a crucial role in business success, making effective management a key priority for organizations. The success or failure of a company often hinges on its marketing strategy. Therefore, it is essential for marketing teams to regularly evaluate and refine their strategies. This involves a thorough assessment of various marketing tools and action plans employed for products and services. By carefully analyzing these elements, organizations can gain a clear understanding of their marketing performance.

## **1.2 Statement of the Problem**

Employee job satisfaction within NEPAL TELECOM (NTC) faces significant challenges amid its operational landscape. Nepal's topography, dominated by high hills and snowcapped mountains covering 77 percent of the country, contrasts sharply with the flat terai land comprising only 23 percent (Upadhyay, 2020). These geographical features pose substantial infrastructure challenges, complicating the organization's core mission of providing essential telecommunication services affordably. Concurrently, there is a burgeoning demand for sophisticated urban-centric services in major cities such as Kathmandu, Biratnagar, Birgunj, and Pokhara, driven by rapid urbanization and economic activities (Dahal, 2021).

Employee job satisfaction at NEPAL TELECOM (NTC) faces significant challenges across multiple fronts. Firstly, the rugged terrain of Nepal, dominated by high hills and snowcapped mountains, poses formidable obstacles to infrastructure development and maintenance. This geographical complexity results in unreliable service delivery and operational hardships, which directly impact the morale of employees striving to meet service demands. Disparities in service provision between urban and rural areas compound dissatisfaction among the workforce. Urban centers benefit from greater attention and resources, leaving rural employees feeling marginalized and undervalued, despite their essential role in extending telecommunication services to remote regions. Moreover, rapid global advancements in communication technology underscore the stark technological disparities within NTC. Outdated systems and inadequate training opportunities contribute to frustration and a perceived stagnation among employees, hindering their ability to keep pace with evolving industry standards. Adding to these challenges are competitive pressures stemming from the introduction of private sector-led services and intensified market competition. NTC employees face the dual challenge of adapting to new demands while navigating uncertainties about job security and career progression (Gothe, 2017).

Furthermore, internal management and leadership issues, including inconsistent leadership, unclear communication channels, and deficient decision-making processes, create an environment of instability and ambiguity. This lack of cohesive direction diminishes motivation and overall job satisfaction among employees. The demanding nature of telecommunications work, characterized by irregular shifts and high workload, disrupts employees' work-life balance. This imbalance contributes to stress, burnout, and diminished well-being among the workforce, further impacting job satisfaction and retention rates. Addressing these multifaceted issues is imperative for NTC to cultivate a more supportive work environment, enhance employee job satisfaction, and foster a motivated and resilient workforce capable of meeting the challenges of the telecommunications industry (Dahal, 2021).

In despite initiatives like the introduction of private sector-led Mobile Service, evaluating service quality remains elusive, leading to persistent uncertainty and dissatisfaction among employees. This study endeavors to delve into these complexities and uncover the

genuine factors influencing employee job satisfaction within NEPAL TELECOM, offering insights into potential improvements and strategies moving forward (Joshi, 2021).

Assessing the quality of service provided by telecommunication companies can be challenging and often leads to uncertainty. This study seeks to clarify this issue and provide insights into the actual state of service quality. To address this, the study will focus on answering the following key questions:

- i. How does service quality, security/privacy, trust, perceived value affected on employee satisfaction of Nepal Telecom (NTC) compare with employee satisfaction?
- ii. What is the relationship between service quality, security/privacy, trust, perceived value and employee satisfaction in Nepal Telecom?
- iii. What are the impacts of service quality, security/privacy, trust, perceived value with employee satisfaction in Nepal Telecom?

### **1.3 Objectives of the Study**

The general aim of this research is to evaluate the expectations and levels of job satisfaction among employees of public enterprises in Nepal. The specific objectives of the study are:

- i. To assess the current situation of service quality, security/privacy, trust, perceived value affected on employee satisfaction of Nepal Telecom (NTC) compare with employee satisfaction.
- ii. To identify the relationship between service quality, security/privacy, trust, perceived value and employee satisfaction in Nepal Telecom.
- iii. To examine the impact of service quality, security/privacy, trust, perceived value with employee satisfaction in Nepal Telecommunications corporation.

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

The significance of mobile phones is continually rising as they offer numerous advantages over traditional landline phones. This growing importance is reflected in the rapidly increasing number of mobile subscribers. The surging demand and popularity of

mobile phones are drawing significant interest from investors looking to capitalize on this sector.

Analyzing a company's marketing position is vital for effective decision-making. Poor management can negatively impact an organization's profitability. As a sector of considerable national importance, the telecommunications industry requires a thorough evaluation of its marketing position. This sector, being service-oriented, must focus on delivering high-quality services while also generating profit to support service expansion, adopt new technologies, and ensure ongoing maintenance.

Given the evolving economic landscape and current political conditions, there is a push for private sector companies to operate efficiently. Telecommunication companies are actively meeting the rising demand for new communication services while contending with increasing competition from other service providers.

To navigate this competitive environment successfully, this study aims to offer valuable guidance for developing effective strategies to enhance service quality in the telecommunications sector. Additionally, it will provide insights and resources for scholars and researchers interested in further exploring telecommunications services in Nepal.

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

Due to the researcher's status as a student with limited time and resources, this study has certain limitations. Research, by nature, is an extensive investigation aimed at addressing complex problems, requiring substantial time, financial resources, and access to accurate information. Consequently, the following limitations are acknowledged in this study:

1. Although telecommunication employees are spread across the country, the data on job satisfaction, market response, and job profiles have been collected only from the Kathmandu Valley.
2. This study focuses exclusively on employees of Nepal Telecom within the Kathmandu Valley.
3. The study relies solely on primary data collected through a questionnaire survey.

4. The use of primary data through questionnaire surveys offers a snapshot of job satisfaction but may not capture long-term trends or changes among Nepal Telecom employees over time.
5. The study may not account for variations in language and cultural backgrounds among telecommunication employees outside of Kathmandu valley, which could influence job satisfaction factors directly.

## **CHAPTER II**

### **LITERATURE REVIEW**

The primary goal of conducting a literature review in this study is to enhance telecommunication products and services to achieve job satisfaction within the industry.

This review will be approached from at least three key perspectives:

1. **Theoretical Review:** Examining existing theories and frameworks relevant to the telecommunication industry and job satisfaction.
2. **Empirical Review:** Analyzing previous research findings and data on telecommunication services and their impact on job satisfaction.

#### **2.1 Theoretical Review**

Employee job satisfaction is a complex area studied extensively in organizational psychology and management. Several theories have been proposed to explain and understand the factors influencing job satisfaction. Here are some prominent theories:

##### **A. Herzberg's Two-Factor Theory (Hygiene-Motivation Theory)**

Proposed by Frederick Herzberg, this theory suggests that job satisfaction and dissatisfaction are influenced by different factors. Hygiene factors (such as salary, working conditions, company policies) prevent dissatisfaction when adequate but do not necessarily lead to satisfaction. Motivational factors (such as recognition, responsibility, growth opportunities) contribute to job satisfaction and motivate employees to perform at higher levels (Kinner & Bernhardt, 2018).

##### **B. Maslow's Hierarchy of Needs**

Abraham Maslow's theory suggests that human needs are hierarchical and must be satisfied in a particular order. The hierarchy includes physiological needs, safety needs, social needs, esteem needs, and self-actualization needs. Job satisfaction can be influenced by how well a job fulfills these needs (Kotler, 2007).

These theories provide frameworks for understanding the various factors that contribute to employee job satisfaction, helping organizations to design jobs, policies, and practices that enhance satisfaction and motivation among their workforce.

## **2.2 Conceptual Review**

Fulfillment is a crucial element in evaluating customer satisfaction. It refers to the state of being adequately compensated for the effort or cost incurred in a purchase. The degree of fulfillment is determined by how well the actual purchase and usage experience matches the anticipated benefits of the brand, particularly in terms of meeting the consumer's goals (Loudon & Bitta, 2022).

Originally, the expectation disconfirmation model from the 1970s was the primary framework for understanding post-purchase satisfaction. However, other theoretical approaches have since emerged. Current definitions of consumer satisfaction recognize that it encompasses overall feelings toward a product or service after purchase. Satisfaction can result from the disconfirmation of expectations but also from factors such as fairness, attribution, performance assessment, and emotional responses (Mowen, 1990).

### **2.2.1 Concept of Job Satisfaction**

Consumers, or "Jobs," are key players in the market as they purchase goods and services from sellers. They are central to an organization's success, and their satisfaction is crucial. Satisfaction refers to the extent to which a buyer feels adequately compensated by their purchase decision (Mowen, 1990). Essentially, satisfaction is an attitude of the consumer. Jobs come with certain pre-purchase expectations about a product or service. They evaluate the actual performance of the product or service against these expectations. If the performance meets or exceeds their expectations, they feel satisfied; if it falls short, they experience dissatisfaction (Anand & Maheta, 2017).

Advertising plays a significant role in shaping these expectations. When consumers use or consume the products, they compare their actual experiences to what they anticipated. The interaction between expectations and actual performance determines their level of satisfaction or dissatisfaction, with the confirmation process being central to this evaluation (Upadhyay, 2020).

Job satisfaction reflects a consumer's sense of pleasure or disappointment with the product's performance. Satisfaction occurs when the product meets or exceeds

expectations, while dissatisfaction arises when the product fails to meet those expectations (Simon et al., 2015).

If a consumer perceives that a product performs as expected, they experience satisfaction. Conversely, if the product does not meet their expectations, it results in dissatisfaction or disconfirmation (Gothe, 2017). When a consumer's experience exceeds their expectations, it leads to positive confirmation, creating emotional satisfaction or delight. If the experience is below expectations, it leads to negative disconfirmation and dissatisfaction. The overall experience with a product influences future pre-purchase evaluations. Research has identified various factors associated with satisfaction and dissatisfaction (Kotler, 2007).

### **2.2.2 Methods to Assess JOB Satisfaction**

The study observed that customer satisfaction (CS) and dissatisfaction (D) are directly impacted by consumers' emotional responses. Specifically, the process starts with a purchase that triggers affective reactions, which subsequently influence feelings of satisfaction or dissatisfaction. Therefore, beyond the cognitive aspect of whether expectations were met or not, the emotional experiences associated with the post-purchase phase also play a significant role in determining overall satisfaction with a product (Mowen, 1990).

Several methods can be utilized to evaluate job satisfaction, including:

#### **A. Complaint and Suggestion System**

To evaluate job satisfaction, companies can implement a complaint and suggestion system. For example, restaurants and hotels often provide feedback forms where customers can indicate their preferences, dislikes, and suggestions (Simon et al., 2015). Many companies also set up dedicated hotlines with toll-free numbers, allowing customers to make inquiries, offer suggestions, or file complaints. Notable companies such as Procter & Gamble, General Electric, and Whirlpool utilize such hotlines. Additionally, companies are increasingly using websites and emails to facilitate quick, two-way communication. These channels not only streamline feedback but also help companies gather valuable insights for improving their products and services.

## **B. JOB Satisfaction Surveys**

Companies can gauge job satisfaction by implementing regular surveys. They can distribute questionnaires or conduct telephone interviews to understand how customers feel about their products, services, and overall performance. Research indicates that although customers may be dissatisfied with around 25% of their purchases, fewer than 5% will actually voice their complaints (Simon et al., 2015). Instead, many will reduce their purchases or switch to competitors. To address this, proactive companies conduct periodic surveys to measure job satisfaction directly. Additionally, asking questions about repurchase intent and willingness to recommend the company to others can provide further insights (Kotler, 2007).

Another method for assessing job satisfaction is through mystery shopping. This involves hiring individuals to act as potential buyers and report on their experiences with both the company's and competitors' products. These mystery shoppers can also evaluate how well sales personnel handle various situations. Managers should occasionally leave their offices and engage in sales interactions themselves to experience customer service firsthand. Similarly, managers might also call their own company with inquiries or complaints to assess how these are managed (Kinner & Bernhardt, 2018).

Furthermore, conducting lost customer analysis is a valuable approach. Companies can reach out to customers who have stopped buying or switched to competitors to understand their reasons. By addressing their concerns and making genuine efforts to resolve issues, companies can often recover a significant portion of lost customers (Athanassopoulos et al., 2014).

### **2.2.3 Symptoms of a Satisfied Job**

A satisfied customer often exhibits several key behaviors: they remain loyal to the company and its products over a long period, increase their purchases when new products are introduced, and speak positively about the company and its offerings. They tend to ignore competitors' advertisements and brands, show less sensitivity to competitors' pricing and promotions, and contribute ideas to improve products and services. Additionally, maintaining a satisfied customer is generally less costly than acquiring and servicing a new one.

#### **2.2.4 Total Job Satisfaction**

A buyer's satisfaction after a purchase is determined by how well the product's performance aligns with their expectations. Generally, satisfaction arises from comparing the actual performance of a product to what was anticipated (Simon et al., 2015). If the performance does not meet expectations, the customer is dissatisfied. If the performance meets expectations, the customer is satisfied. When performance exceeds expectations, the customer is highly satisfied or delighted (Mowen, 1990).

While a customer-focused company aims to achieve high levels of satisfaction, this is not the sole objective. If increasing customer satisfaction leads to reduced profits, the company may find other ways to boost profitability, such as enhancing manufacturing processes or investing in research and development. Additionally, the company must balance the needs of various stakeholders, including employees, dealers, suppliers, and shareholders. Excessive spending to boost customer satisfaction might impact the ability to satisfy these other groups. Therefore, a company should strive to deliver high customer satisfaction while also maintaining acceptable levels of satisfaction across all stakeholders, within the constraints of its overall resources (Kinner & Bernhardt, 2018).

### **2.3 Empirical Review**

Fida et al. (2023) explored how service quality affects job loyalty and job satisfaction in Islamic banks in the Sultanate of Oman. The study applied the Servqual model to evaluate service quality across four primary Islamic banks in the area. Utilizing a quantitative approach, the researchers employed a structured, self-administered questionnaire and used a convenience sampling technique to gather responses from 120 bank customers. Data were analyzed with SPSS, and the reliability of the results was measured using Cronbach's alpha. Correlation analysis was used to identify significant relationships among the variables, while regression analysis was conducted to understand the impact of various service quality dimensions on job satisfaction. The study's findings indicated that, on average, respondents showed agreement in all five service quality dimensions: tangibles, responsiveness, reliability, assurance, and empathy. The correlation analysis revealed significant links between service quality, job satisfaction, and job loyalty. Regression analysis showed that the dimensions of empathy and

responsiveness had a substantial positive effect on job satisfaction. The study suggests that banks should place greater emphasis on improving empathy and responsiveness to enhance job satisfaction. Nevertheless, banks should also continue to address other important dimensions such as reliability, assurance, and tangibles, which were noted as significant by participants.

Rukanyangira et al. (2023) examined the impact of employee benefits on job satisfaction within faith-based institutions in Uganda, focusing specifically on the Church of Uganda Provincial Secretariat. The study aimed to evaluate how health insurance, staff allowances, and retirement benefits influence job satisfaction among employees. Utilizing a mixed-methods approach that integrates cross-sectional, descriptive, and correlation research designs, the study collected data through questionnaires and interviews. The sample consisted of 92 participants out of a total of 130 employees at the Church of Uganda Provincial Secretariat. The results revealed no significant correlation between health benefits and job satisfaction ( $r = -0.001$ ,  $\text{Sig} = p = 0.990 \geq 0.05$ ). However, there was a weak positive correlation between staff allowances and job satisfaction ( $r = 0.253^{**}$ ,  $\text{Sig} = 0.015 > 0.01$ ), with an adjusted R-square value of 0.053. Similarly, a weak positive relationship was found between retirement benefits and job satisfaction ( $r = 0.260^{**}$ ,  $\text{Sig} = 0.012 > 0.05$ ), with an adjusted R-square of 0.057. The study indicates that while health benefits do not directly impact job satisfaction, staff allowances and retirement benefits have a modest effect. Therefore, it is recommended that the Church of Uganda Provincial Secretariat consider establishing a structured health benefits system and enhance staff allowances and retirement benefits to improve job satisfaction. Implementing these changes could help align organizational policies with employee needs and create a more supportive work environment.

Alvin and Winston (2022) investigated the impact of e-service quality on job satisfaction and job loyalty among users of the Gopay electronic wallet. The study aimed to assess how various aspects of electronic service quality, including application design, reliability, security/privacy, and job service, affect consumer satisfaction and loyalty. The research targeted users of Gopay who had engaged in daily transactions. Out of 204 respondents, 152 were analyzed using a survey method and SEM analysis with Smart PLS. The findings indicate that e-service quality significantly influences job satisfaction.

Additionally, job satisfaction was found to positively affect job loyalty. This suggests that improvements in electronic service quality can enhance user satisfaction, which in turn can lead to increased loyalty among Gopay electronic wallet users.

Dotulong et al. (2021) examined the influence of price, service quality, job satisfaction, and image on job loyalty within the context of Lion Air Indonesia. The study, which is a basic research endeavor, focused on five variables: price, service quality, job satisfaction, image, and job loyalty. Primary data were collected through online questionnaires, with a sample size of 250 respondents. Data were analyzed using IBM SPSS and AMOS 22.0 software to test both measurement and structural models and to conduct hypothesis testing. The study found that both price and service quality positively and significantly impact job satisfaction. Additionally, job satisfaction positively affects the company's image. However, job satisfaction and image did not significantly influence job loyalty. Service quality was found to have a positive and significant effect on job loyalty. Moreover, security and privacy, trust, and perceived value also significantly impacted job satisfaction.

Dahal (2021) evaluated the performance of Chaudhary Group in relation to job satisfaction within the instant noodle sector. The study aimed to assess how well Chaudhary Group's products meet customer preferences and contribute to profitability in a competitive market. The focus was on ensuring that the instant noodle products produced by Chaudhary Group align with customer tastes and demands. The research underscored the importance of aligning product offerings with customer preferences to achieve market success and profitability. It stressed that products should be developed according to customer tastes, and after-sales service should be responsive to customer feedback. Instead of focusing solely on promotional offers and schemes, the company should prioritize understanding and meeting customer needs. Expanding market reach and diversifying the product line to better match customer expectations were also recommended to enhance job satisfaction and ensure continued success in the competitive market.

Joshi (2021) investigated the relationship between perceived service quality and job satisfaction within the Nepalese banking sector. The study aimed to analyze how

different dimensions of banking service quality affect job satisfaction. The research focused on three commercial banks in the Kailali district Rastriya Banijya Bank, Nabil Bank, and Global IME Bank. A total of 327 depositors from these banks were surveyed using a structured five-point Likert scale questionnaire. Data collection was carried out through both online and field surveys at relevant banks, business organizations, and various government and non-government offices in Kailali. The analysis was performed using SPSS version 20, along with Pearson's correlation and multiple regression techniques. The findings indicated a positive relationship between service quality and job satisfaction. All service quality dimensions, except tangibility, had a statistically significant positive impact on job satisfaction, suggesting that higher service quality tends to enhance job satisfaction. These results provide valuable insights for bank managers to improve job satisfaction as a means to stay competitive in the banking industry. Future research could explore the mediating effect of job satisfaction on the relationship between service quality and job loyalty. Additionally, the impact of demographic variables on job satisfaction was not addressed in this study, which suggests a need for further research incorporating these moderating effects.

Maharsi and Njotoprajitno (2021) examined the impact of service quality and job satisfaction on purchasing intentions in the context of petrol buying at Pertamina-affiliated gas stations in Bandung, Indonesia. The study aimed to understand how service quality affects buying intentions through job satisfaction among lecturers at Maranatha Christian University. The researchers developed four hypotheses for testing this relationship. Using simple random sampling and the Slovin formula to determine sample size, the study conducted an online survey with a response rate of 53.54%, involving 106 lecturers. Data were analyzed using a structural equation model with a variance basis. The findings revealed three key points: (1) Service quality did not directly influence purchasing intention, but job satisfaction did have a positive effect on purchasing intentions. (2) Service quality positively impacted job satisfaction. (3) Consumer satisfaction effectively mediated the relationship between service quality and purchasing intention. The study concludes that high service quality is crucial for Pertamina-affiliated gas stations to compete effectively, especially in the Bandung market.

Noranee et al. (2021) explored the impact of after-sales service quality and product quality on job satisfaction among Proton car owners in Subang Jaya. The study aimed to determine how these two factors influence job satisfaction, given the decline in both production volume and industry performance in the Malaysian automotive sector. The objectives were twofold: first, to assess the relationship between after-sales service quality and job satisfaction, and second, to evaluate the impact of product quality on job satisfaction. The researchers employed factor analysis, reliability analysis, and hierarchical regression to analyze the data, which were processed using SPSS. A sample of 319 respondents was selected through a convenience sampling technique. The findings revealed that job satisfaction was more strongly influenced by product quality than by after-sales service quality. The results suggest that improving product quality is crucial for enhancing job satisfaction. This study provides valuable insights for future research and offers national car manufacturers, such as Proton, guidance on improving both after-sales service quality and product quality to better meet customer expectations.

Saeed et al. (2021) examined the relationship between service quality and job satisfaction in the hotel industry, focusing on hotels in Changsha city's Yuelu District. The study utilized the Servqual scale to analyze how different aspects of service quality affect job satisfaction among hotel guests. A convenience sampling method was used, distributing questionnaires to 200 respondents across six hotels, with 167 completed responses collected. Data analysis was conducted using SPSS version 25 and Smart PLS, and structural equation modeling (SEM) was employed to assess the relationship between five service quality dimensions tangibility, reliability, responsiveness, assurance, and empathy and job satisfaction. The results indicated that all five service quality dimensions positively influenced job satisfaction. Notably, assurance emerged as the most significant factor, followed by empathy and responsiveness. Tangibility and reliability, however, did not show a significant impact on job satisfaction. This study enhances understanding of how service quality dimensions affect job satisfaction in the hotel industry, providing insights that hotel managers can use to improve service quality and, consequently, increase profitability.

Shava (2021) explored the relationship between service quality and job satisfaction within the South African mobile network telecommunications industry. Despite the

sector's rapid growth, research into job service and job satisfaction remains limited. Understanding job satisfaction is crucial for brand protection, market share expansion, and customer loyalty. The study aimed to identify whether different service quality dimensions tangibility, reliability, responsiveness, empathy, and assurance predict job satisfaction, while accounting for job characteristics such as sex, age, and education level. The research utilized a sample of 1,451 mobile network users, with primary data collected through self-administered questionnaires. Hierarchical regression analysis revealed that while age and education level did not contribute uniquely to the model, sex had a statistically significant negative impact. Among the service quality dimensions, assurance, tangibility, reliability, and empathy significantly enhanced job satisfaction, whereas responsiveness had a minor contribution. These findings are vital for market segmentation strategies, as they highlight the significant role of demographic factors in optimizing job service efforts to improve job satisfaction.

Shyju et al. (2021) conducted a study on service quality and job satisfaction within the domains of hospitality, leisure, sport, and tourism, focusing on research published in the Web of Science database. Over the past two decades, service quality and job satisfaction (SQCS) have emerged as significant topics in tourism and hospitality research. This study aimed to analyze emerging themes and trends in SQCS research and suggest future research directions. The research employed a bibliometric analysis, using the Bibliometrix R package, to examine the literature from the Web of Science database. The findings indicated a consistent growth in SQCS research, particularly within the hospitality sector. The study identified "job satisfaction" and "satisfaction" as the two primary themes in SQCS research. Additionally, thematic network analysis highlighted key areas of focus, including destination loyalty, job value, job experience, and emotional labor, which are critical themes in SQCS research in tourism and hospitality.

Supriyanto et al. (2021) investigated the impact of service quality and job satisfaction on bank customer loyalty. Service quality and job satisfaction are crucial factors influencing customer loyalty to banking services, which are essential for long-term organizational success. The study aimed to assess how service quality affects customer loyalty, how job satisfaction influences this loyalty, and the combined effects of both service quality and job satisfaction on customer loyalty. The researchers employed a survey research design

and purposively selected respondents from the banking sector in Indonesia. Data were analyzed using path analysis and One-Way Analysis of Variance (ANOVA). The results revealed that while service quality did not directly affect customer loyalty, it had a significant impact on job satisfaction, which in turn influenced loyalty. Service quality indirectly affected customer loyalty through job satisfaction. The study suggests that future research should explore the model's relationships with additional variables to gain a more comprehensive understanding.

Suroso and Wahjudi (2021) explored the factors influencing job satisfaction and loyalty regarding digital loans at PT Bank XYZ. Digital loans involve processing loan applications and information online without requiring customers to visit bank branches. PT Bank XYZ, a prominent banking institution in Indonesia with over 400 branches, introduced digital loan technology in 2017 to enhance market reach and competitiveness. The study aimed to identify factors such as perceived ease of use, perceived usefulness, perceived risk, perceived service quality, perceived functional quality, perceived job experience, brand image, and digital innovation, and their effects on job satisfaction and loyalty. Using a modified Technology Acceptance Model (TAM), the study collected data from 100 respondents who used PT Bank XYZ's digital loan application. The analysis employed Partial Least Squares (PLS-SEM) to assess how these factors impact job satisfaction and loyalty. The findings are intended to guide PT Bank XYZ in improving digital loan services, thereby increasing customer satisfaction and loyalty through targeted innovations and service enhancements.

Dhingra et al. (2020) investigated the connections between the service quality of e-commerce websites, job satisfaction, and purchase intention. The study aimed to assess how various dimensions of online service quality namely website design, reliability, responsiveness, trust, and personalization affect job satisfaction and purchase intentions. Data were collected from 278 frequent users of three popular e-commerce websites to validate the proposed model. Using structural equation modeling, the study verified the relationships among these dimensions. The findings revealed that trust is the only dimension of e-service quality that significantly impacts overall service quality. Additionally, both the relationship between overall e-service quality and job satisfaction

and the connection between job satisfaction and purchase intention were statistically significant.

Lin et al. (2020) investigated factors influencing job return behavior following online shopping in China, utilizing Structural Equation Modeling (SEM). The study aimed to explore how various factors affect product return activities after online purchases, focusing on logistics service-related and job intention-related variables in an e-commerce context. Unlike previous research, which primarily concentrated on product quality and return behavior for used products, this study examined broader aspects. Data were collected using structured questionnaires from 162 respondents in two southeastern Chinese cities. SEM analysis revealed that product return intention had the most significant impact on online shopping returns, with a direct effect of 0.63. This was followed by the flexibility in returns, which had a direct effect of 0.49. The findings contribute to a deeper theoretical understanding of job return behavior and provide online retailers and platforms with valuable insights for designing their supply chains to enhance job satisfaction.

Mishra (2020) examined the impact of service quality dimensions on job satisfaction in commercial banks in Biratnagar. The study aimed to understand how different aspects of service quality namely tangibility, responsiveness, reliability, assurance, and empathy affect job satisfaction among bank account holders. A sample of 127 account holders was randomly chosen, and data were analyzed using SPSS 26.0. The analysis involved descriptive statistics, factor analysis, and multiple regression analysis, utilizing the SERVQUAL model. The results revealed that empathy and assurance significantly influence job satisfaction, with reliability and responsiveness also having a notable impact. Conversely, tangibility was found to have a negative and insignificant relationship with job satisfaction. This study highlights the importance of focusing on specific service quality dimensions to enhance job satisfaction in the banking sector.

Sembing (2020) explored the relationship between academic excellence and satisfaction within an open distance learning (ODL) framework. The study assessed how academic excellence influences satisfaction and its effects on persistence, loyalty, and future career prospects of graduates. The research used both qualitative and quantitative methods.

Qualitatively, it identified seven key factors orientation, counseling, learning materials, tutorials, evaluation, feedback, and referral mechanisms that impact satisfaction and subsequently affect persistence, loyalty, and career outcomes. Quantitatively, the study used a survey distributed to 550 graduates of the Universitas Terbuka Bogor Regional Office, with 211 completed responses. Importance-Performance Analysis (IPA) and Job Satisfaction Index (CSI) were employed to measure satisfaction levels and their significance. Structural Equation Modeling (SEM) was applied to evaluate the relationships among the factors. The analysis validated six of ten hypotheses, indicating that academic excellence did not significantly involve counseling, learning materials, feedback, or referral schemes in the satisfaction model.

Sengupta (2020) explored the impact of cultural orientation on how individuals evaluate service when complaining online, focusing on Germany and India. This study utilized two scenario-based experimental designs involving non-student participants from these culturally distinct countries. The findings reveal that, when causal explanations for service failures are provided, individuals from individualistic cultures, like Germany, perceive higher justice. In contrast, in India, those with high uncertainty avoidance show increased perceived justice when given regular updates during service recovery. The research highlights that informational justice has the strongest influence on recovery satisfaction, followed by procedural and distributive justice. These insights contribute to the emerging field of social media complaint management. Online service managers can leverage these findings to tailor their complaint handling strategies according to cultural expectations and improve overall service recovery.

Bazher (2019) investigated how e-service quality and perceived value in internet banking affect customer satisfaction and loyalty. This quantitative study focused on users of internet banking at BNI Syariah bank, utilizing primary data collected via a Likert scale questionnaire. Path analysis was used for hypothesis testing, with data processed using SPSS 25.0. The findings reveal that both e-service quality and perceived value significantly impact customer satisfaction. Additionally, e-service quality and perceived value positively influence customer loyalty. Satisfaction also has a notable effect on loyalty, and e-service quality impacts loyalty indirectly through satisfaction.

Karim (2019) examined the impact of service quality on job satisfaction and job loyalty within Bangladesh's private banking sector, employing a Partial Least Squares (PLS) approach. In the competitive banking industry, delivering high-quality services is crucial for enhancing organizational performance. Banks frequently launch new products and services to satisfy and retain customers, making service quality a key strategy for achieving customer satisfaction and loyalty. This study focuses on how service quality dimensions tangibility, reliability, responsiveness, empathy, and assurance affect job satisfaction and loyalty. Using a structured 5-point Likert scale questionnaire, data were collected from a sample of 100 respondents chosen for convenience. The analysis, performed with PLS 3.0 and SPSS 20, reveals that tangibility and empathy significantly influence job satisfaction, whereas reliability, responsiveness, and assurance do not. Additionally, job satisfaction directly and significantly affects job loyalty. The study concludes with recommendations for improving service quality to enhance both job satisfaction and loyalty.

Gautam (2019) conducted a study to evaluate job satisfaction within Nepalese commercial banks. The research aimed to assess the performance of these banks concerning job satisfaction, explore the level of satisfaction among customers, and identify the factors contributing to their satisfaction or dissatisfaction. The study revealed that customers expressed higher satisfaction with second-generation joint-venture banks. Specifically, customers appreciated banks where they experienced shorter waiting times and encountered courteous staff. The findings suggest that second-generation joint-venture banks perform better in terms of job satisfaction compared to first-generation and non-joint venture banks.

Masturoh and Djumahir (2019) investigated the relationships among job satisfaction, switching costs, and trust in enhancing job loyalty, with job commitment serving as a mediator. The study focused on Tokopedia Online Shop consumers in Malang, specifically targeting those who had shopped at the platform at least twice. Using a snowball sampling technique, the study initially recruited a small number of respondents, which grew over time. Ultimately, 122 questionnaires were processed. The analysis employed descriptive statistics and Partial Least Squares (PLS) using Smart PLS software. The results indicated that job satisfaction significantly impacts both job loyalty

and job commitment. Job commitment was found to partially mediate the relationship between job satisfaction and job loyalty. Conversely, switching costs did not significantly affect job loyalty but did have a notable impact on job commitment. Job commitment fully mediated the relationship between switching costs and job loyalty. Additionally, trust-related job experience significantly influenced both job loyalty and job commitment, with job commitment partially mediating this relationship. Overall, the study underscores the importance of job commitment in enhancing job loyalty and highlights the role of trust and switching costs in shaping job satisfaction and commitment.

Rita et al. (2019) investigated the impact of e-service quality on job behavior in online shopping, with a focus on job satisfaction and job trust. The study aimed to deepen understanding of how specific dimensions of e-service quality affect job behavior, including repurchase intention, word of mouth, and site revisit. Data were collected through an online survey of 355 Indonesian consumers, and structural equation modeling was used to analyze the relationships among the variables. The study found that three dimensions of e-service quality website design, security/privacy, and fulfillment significantly influence overall e-service quality. However, job service was not significantly related to overall e-service quality. Additionally, overall e-service quality was found to have a significant relationship with job behavior. The study highlights the importance of website design, security/privacy, and fulfillment in shaping job behavior in online shopping contexts. It suggests that future research should explore various product segments and industries to test the generalizability of these findings. Additionally, employing different methodologies, such as focus groups and interviews, could provide further insights into the nuances of e-service quality across different settings.

Vakulenko et al. (2019) explored the relationship between online retail experience and job satisfaction, focusing on the mediating role of last mile delivery. As e-commerce has rapidly expanded globally, the ability of retailers to reach a broader customer base and optimize distribution has become crucial. The study examines how last mile delivery influences the overall e-retail experience and its impact on job satisfaction. Using a quantitative approach, the researchers conducted a survey in Sweden to gather data on participants' recent e-retail experiences. The findings reveal that the quality of last mile

delivery plays a mediating role in the relationship between customers' perceptions of their online shopping experience and their overall job satisfaction. This suggests that improvements in last mile delivery could enhance customer satisfaction and offer a competitive advantage in the e-retail market. The study's conclusions highlight the importance of last mile delivery in shaping the e-retail experience and underscore the need for further research to fully understand its impact. The insights gained can help e-retailers enhance their service offerings and improve customer satisfaction.

Sembiring (2015) investigated how student satisfaction influences persistence, academic performance, retention, and career advancement in an Open Distance Learning (ODL) context. The study aimed to evaluate the service quality provided by Universitas Terbuka Indonesia from the students' perspective and to understand the relationships between these variables within the service quality framework. Employing a mixed methods approach, the research first used quantitative methods followed by qualitative methods. Data were collected through a survey of 350 overseas students, with 169 completed questionnaires (a response rate of 9.21%). The study examined dimensions of service quality reliability, assurance, tangibility, empathy, and responsiveness using Importance Performance Analysis (IPA) and the Job Satisfaction Index (CSI) to gauge satisfaction and its significance. Structural Equation Modeling (SEM) was used to validate the relationships among the variables. The analysis confirmed that responsiveness, assurance, tangibility, reliability, and empathy are integral to student satisfaction. Furthermore, satisfaction positively influenced career advancement, retention, academic performance, and persistence. The qualitative findings aligned with the quantitative results, with only minor differences.

Table 1

*Summary of Empirical Review*

<b>Year</b>	<b>Topic</b>	<b>object</b>	<b>Methodology</b>	<b>Findings</b>
Rukanya ngira et al (2015)	Employee Benefits and Job Satisfaction in Faith-Based Institutions in Uganda	To examine the impact of health insurance, staff allowances, and retirement benefits on job satisfaction.	Descriptive and correlation research design with questionnaire and interviews and data collection methods.	Health benefits have no impact on job satisfaction. Staff allowances and retirement benefits show weak positive effects on job satisfaction at the Church of Uganda Provincial Secretariat.

Fida et al. (2016)	The influence of e-service quality towards Job satisfaction and Job loyalty on Go pay electronic wallet users Oman.	To examine the impact of service quality on Job loyalty and Job satisfaction using the Servqual model for four main Islamic banks in the Sultanate of	Research design  This is often a quantitative nature of a ponder, which included a organized, self-administered  Nature and Sources of Data Collection  To collect primary data, self-administered questionnaires were used.	The correlation results depicted a significant relationship between the three variables: service quality, Job satisfaction, and Job loyalty
Alvin and Winston (2017)	The influence of e-service quality towards JOB satisfaction and JOB loyalty on Go pay electronic wallet users	To examine the impact of electronic service quality on consumer satisfaction with GOPAY for daily transactions.	Research design Nature and Sources of Data Collection The total of collected respondents was 204 respondents and the researchers had successfully analyzed 152 respondents as a sample.	The results prove that the quality of electronic services have a significant influence on Job satisfaction. This study also finds that Job satisfaction has a positive effect towards JOB loyalty
Dotulong et al. (2018)	The impact of price, service quality, job satisfaction, and image on job loyalty at Lion Air Indonesia.	To determine and analyze the effects of price, service quality.	Research design This considers employments essential information by conveying surveys online. The test utilized in this considers was 250 respondents.	The results of this study indicate that price and service quality have a positive and significant effect on Job satisfaction. Similarly, the variables security and privacy, trust and perceived value are positively correlated and significant impact on employee job satisfaction.
Dahal (2018)	Evaluating job satisfaction at Chaudhary Group's instant noodle division.	To determine if products meet job requirements and to assess profitability in a competitive market.	Research design The descriptive and analytical research design was used.	The study found that job satisfaction is crucial in the market, and products should be tailored to meet job requirements and preferences.
Joshi (2019)	Perceived service quality and JOB satisfaction in Nepalese banking industry.	To examine relationship between banking service quality dimensions and Job satisfaction in	Research design Three commercial banks operating in Kailali district (Rastriya Nature and Sources	This study revealed that there is positive relationship between service quality and Job satisfaction. It means higher service quality

		Nepalese banking industry.	of Data Collection Information was collected through online and field overview by Questionnaire. SPSS version 20, Pearson	helps increase Job satisfaction. The results of this study will help bank managers to focus on their Jobs satisfaction in order to compete favorably in banking Industry
Maharsi and Njotoprajitno (2019)	The effect of service quality and JOB satisfaction on purchasing intention: a case study in Indonesia	To analyze how service quality affects petrol buying intentions through satisfaction.	A simple random sampling method was employed; with the sample size determined using the Slovin formula.	Service quality does not influence purchasing intention, but job satisfaction does. Customer satisfaction effectively mediates the relationship between service quality and purchase intention.
Noranee et al. (2020)	The influence of after-sales service quality and product quality on JOB satisfaction.	To assess how after-sales service quality and product quality affect job satisfaction among Proton car users in Subang Jaya.	The study used factor analysis, reliability analysis, and hierarchical regression to interpret the data, analyzed with SPSS and Smart PLS software. Structural Equation Modeling (SEM) was employed for basic condition modeling.	The results indicate that Jobs prioritize product quality over after-sales service quality. This insight can guide further research and help national carmakers like Proton improve their offerings.
Saeed et al. (2020)	Evaluating the Impact of Service Quality on Job Satisfaction in Hotels	To explore the link between service quality and job satisfaction in the hotel industry	Research design This study is based on SERVQUAL s	The results indicated that all five dimensions of service quality positively impact job satisfaction.
Suroso and Wahjudi (2020)	Analysis of factors affecting satisfaction and loyalty of digital loan JOB at Pt. Bank XYZ.	To assess how Perceived Job Experience, Brand Image, and Digital Innovation impact Job Satisfaction and Loyalty.	The study employed a modified Technology Acceptance Model (TAM). Data was collected through questionnaires and analyzed using descriptive analysis, correlation analysis, and regression analysis.	The research aims to improve digital loan services and enhance job satisfaction.
Supriyanto et al. (2020)	Impact of service quality and job satisfaction on job loyalty.	To examine how service quality and job satisfaction	Data was analyzed using Partial Least Squares Structural Equation Modeling	The expected results will evaluate how factors such as Perceived Ease of Use, Perceived Usefulness,

		influence job loyalty, both individually and in combination.	(PLS-SEM).	Perceived Risk, Perceived Service Quality, Perceived Functional Quality, and Perceived Job Experience influence job satisfaction and loyalty.
Shyju et al. (2021)	Service quality and JOB satisfaction in hospitality, leisure, sport and tourism: an assessment of research in web of science	To analyses emerging themes and trends scientifically in SQCS research in tourism and hospitality and explore future research directions	This study employed a survey research design, with data collected through structured questionnaires distributed to respondents.	The results reveal a steady growth in SQCS research during the study period, especially in the hospitality sector and that “Job
Shava (2021)s	The relationship between service quality and JOB satisfaction in the South African mobile network telecommunications industry	To identify the key aspects that contributes to Job satisfaction.	Research design Satisfaction” as the two major themes of SQCS research. Nature and Sources of Data Collection Dependent variables is Job satisfaction where as Tangibility, reliability, responsiveness, empathy, and assurance are independent variables. Data Collection	The findings are critical to market segmentation practices of mobile network operators as this research.
Dhingra et al. (2021)	Relationship among service quality of e-commerce websites, JOB satisfaction, and purchase intention	To analyze the impact of online service quality of e-commerce websites on Job satisfaction and purchase intention.	Research design And the structural equation model was used to confirm the relationship among the dimensions. Descriptive statistics, Factor analysis and multiple regression Analysis Population and sample	The result shows that trust is the only e-service quality dimension that significantly influences overall service quality.
Mishra (2021)	Impact of service quality dimensions on job satisfaction in commercial banks	To examine the impact of service quality dimensions on job satisfaction.	Two experimental studies with diverse non-student samples were conducted. Data from 127 account holders were analyzed using	The findings indicate that empathy and assurance most significantly influence satisfaction, followed by reliability and responsiveness.

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				SPSS 26.0. Job satisfaction was the dependent variable, while service quality, empathy, and belief were the independent variables.	
Sembirin g (2022)	Exposing academic excellence and satisfaction. Academic excellence within an open distance learning (ODL) framework	To examine how academic excellence influences satisfaction and how associated factors are interrelated.	Research design Respondents were randomly selected to accrue data through survey by distributing 550. Nature and Sources of Data Collection Job' perspectives, and to examine Quantitatively, academic excellence, seven factors and the latter were intervening, independent and dependent variables respectively.	Importance-performance analysis (IPA) and Job Satisfaction Index (CSI) were used together to measure satisfaction and its significance.	
Sengupta (2022)	Culture impact JOB evaluation in online complaining: evidence from Germany and India.	To examine the impact of online complaining	Two scenario-based experimental studies were conducted with non-student samples to investigate their impact on job satisfaction and loyalty in Yemen's mobile service industry.	This research adds to the emerging literature on social media complaints.	
Bazher (2022)	E-service quality can perceived value internet banking.	To analyzes the effect of e-service quality and perceived value on internet banking on satisfaction which has an impact on loyalty.	Research design This research is quantitative., The information source of this investigate is essential information that comes from the sample, Nature and Sources of Data Collection The data source of this research is primary data that comes and Secondary Data	The results of this study indicate that the e-service quality variable in internet banking has a significant effect on satisfaction, the perceived value.	

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Karim (2022)	Influence of service quality on Job satisfaction and Job loyalty in the private banking sector of Bangladesh	To assess how Service Quality affects Job Satisfaction and Job Loyalty in the private banking sector of Bangladesh.	collection Research design: Job satisfaction is the dependent variable. Population and sample: Data was analyzed using PLS 3.0 software.	The results indicate that tangibility and empathy significantly affect job satisfaction, while reliability does not.
Gautam (2022)	Job satisfaction in Nepalese commercial banks to evaluate their performance.	To assess commercial banks' performance in terms of job satisfaction, investigate satisfaction levels, and analyze reasons for job satisfaction or dissatisfaction.	Research design A quantitative methodology was used, which incorporated a survey. Nature and Sources of Data Collection.	The researcher found that employees were more satisfied with second-generation joint-venture banks.
Masturoh and Djumahir (2022)	The effect between Job satisfaction, switching cost, and Job experience of trust to Job loyalty,	To examine Job satisfaction, switching cost, and Job experience of trust to Job loyalty, Job commitment as mediation.	Research design This research was focused on Job satisfaction, switching costs, and consumer confidence in increasing Job loyalty through Job. The sample is Tokopedia Online Shop consumers in Malang and consumers who have shopped at Tokopedia Online Shop twice or more. Population and sample There are consisted by 30 people, but only 122 .	The results show that job satisfaction significantly impacts job loyalty and job commitment. Job commitment partially mediates the relationship between job satisfaction and job loyalty. Switching costs do not significantly affect job loyalty but do significantly impact job commitment.
Rita et al. (2023)	Impact of e-service quality and Job satisfaction on Job behavior in online shopping.	To examine the important dimensions of e-service quality that have impact on Job satisfaction, Job trust, and Job behavior, building on existing literature on e-	Descriptive statistics like mean and percentages were used. Job attitude was the dependent variable, with service quality as the independent variable, analyzed using a sample of 380.	The result is expected to extend the knowledge about different nation culture vis-a-vis diverse significance of e-service quality traits. Information from a web overview of 355 Indonesian online shoppers was utilized to test the investigate demonstrate utilizing

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Vakulenko et al. (2023)	Online retail experience and JOB satisfaction: the mediating role of last mile delivery	service quality in online shopping To investigates the role of last mile delivery in the Job e-retail experience.	Research design A quantitative methodology was used, which incorporated a survey that was conducted in Sweden and measured participants' most recent e-retail experience. Data from an online survey of 355 Indonesian online consumers was used to test the research model using structural equation modeling	auxiliary condition modeling. The results indicate that the last mile delivery experience mediates the relationship between the Job perception of the online shopping experience and Job satisfaction.
Manandhar (2023)	Job attitude towards Nepal Bangladesh Bank	To examine the JOB's attitude towards the banking environment.	The research concluded that NB should adopt innovative marketing strategies to attract and retain customers and develop a competitive strategy to understand its market position.	NB bank's public image is poor, and its liquidity position is high.
Gothel (2023)	JOB satisfaction on services of NTC	To analyze the JOB satisfaction from the services provided by the NTC, to evaluate the Job satisfaction from the behavior of the employees of NTC.	Research design Descriptive and casual research design has been applied. Out of 300 employees in Kathmandu valley among them 265 employees are responses the questionnaire.	For NTC phones, higher telephone tariffs are inversely related to service quality.

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## 2.4 Research Gap

Instruments used for this examination, the period of information collection, and other relevant factors are considered to highlight the differences between past and current research. The primary objective is to accurately assess Job satisfaction regarding the

services provided by Nepalese telecommunication companies, while leveraging insights from previous studies. The foundation for this research is built upon earlier works, which offer a comprehensive basis for the current study. The previous research provides valuable context, though it has not fully addressed the specific aspects of Job satisfaction in mobile telephone services within Nepalese telecommunication.

To ensure the study's effectiveness and comprehensiveness, a variety of sources have been utilized, including books, journals, and both published and unpublished papers. This approach aims to create a robust framework for understanding the current state of Job satisfaction in the sector.

The complexity of understanding market response and customer behavior has increased, necessitating ongoing analysis. Notably, there has been a lack of focus on Job reactions to mobile telephone services within Nepalese telecommunication. For instance, Haemoon and Kim (2017) examined Job satisfaction, service quality, and Job value, while Vakulenko et al. (2019) explored online retail experiences and Job satisfaction, emphasizing the role of last-mile delivery. Similarly, Sembiring (2015) analyzed student satisfaction in relation to persistence, academic performance, and career advancement within an open distance learning context.

This research aims to address the existing gap by evaluating Job satisfaction concerning mobile phone services provided by Nepalese telecommunication companies. Key objectives include assessing user expectations and satisfaction levels with respect to tariff rates, network performance, and overall service quality. Additionally, the study will explore Job satisfaction in relation to factors such as security/privacy and perceived value. By doing so, it seeks to bridge the gaps identified between current and past research, particularly in terms of objectives, analytical tools, and the timing of data collection.

## **CHAPTER-III**

### **RESEARCH METHODOLOGY**

#### **3.1 Research Design**

The study employs both descriptive and causal research designs. To collect primary data, a survey research approach was used. The analysis aligns with the research objectives by utilizing descriptive methods to gather and systematically explain data on specific topics. Research design refers to the structured procedures and techniques guiding the study, aimed at enhancing the researcher's ability to explore the subject comprehensively.

The primary goal of this study is to assess Job satisfaction with mobile telephone services provided by Telecommunication. By using both causal and descriptive methods, the research design addresses this objective effectively. The study also offers recommendations to improve Telecommunication's marketing policies based on the findings.

Causal investigate, too known as illustrative inquire about is conducted in arrange to distinguish the degree and nature of cause-and-effect connections. Causal inquire about can be conducted in arrange to survey impacts of particular changes on existing standards, different forms etc. Causal thinks about center on an examination of a circumstance or a particular issue to clarify the designs of connections between factors. Tests are the foremost well known essential information collection strategies in thinks about with causal inquire about plan. The nearness of cause cause-and-effect connections can be affirmed as it was on the off chance that particular causal proves exists.

#### **3.2 Population and Sample, and Sampling Design**

The population of the study is six public enterprises company in Nepal among them only one NEPAL TELECOM is sample of the study. Among NEPAL TELECOM's Kathmandu valley's staffs are selected for population among them only 300 staffs are sample of this study. The researcher distributes the questionnaire for 300 but only 265 staffs (respondents) were replied the questions. The convenience sampling method is used for sample selection. Convenient sampling is chosen for practical reasons, as it allows researchers to easily access respondents who are readily available and willing to

participate. This method is suitable when the focus is on collecting data efficiently without strict randomization. The researcher employed convenience sampling for sample selection. This method was chosen for its practicality, enabling easy access to willing participants without the complexity of randomization (Gothe, 2017).

The main reason for our small sample size selection is to get accurate results since the population that has been studied is more homogeneous. It also implies lesser standard deviation.

### **3.3 Nature and Sources of Data, and the Instrument of Data Collection**

The study utilized primary data sources, involving interviews with staff from the concerned companies to clarify and gather information. Data was collected directly from NTC employees. The primary method employed for data collection was conducting structured interviews with staff members of NEPAL TELECOM Corporation. Staff interviews were instrumental in elucidating and validating the data gathered through other means. They provided contextual understanding and deeper insights into the factors influencing employee job satisfaction among employees. In addition to formal interviews, the study might have involved direct interactions and observations within the workplace environment. This method could include informal conversations, participant observation, or gathering anecdotal evidence that complemented the structured interview data. The utilization of primary sources, particularly through staff interviews, aimed to validate the reliability and accuracy of the data collected. This rigorous approach enhanced the credibility of findings and conclusions drawn from the study.

### **3.4 Method of Analysis**

To gather primary data, the researcher will personally visit the participants and conduct interviews using a prepared questionnaire. Additionally, some questionnaires will be distributed for completion. A sample questionnaire is included in the appendix. Secondary data will be sourced from research reviews, telecommunications publications, reports, magazines, and journals. The collected data will be carefully checked, compiled, and presented in tables to support thorough analysis and interpretation.

### 3.4.1 Statistical Tools

To derive meaningful conclusion from collected data, it is very essential to select appropriate statistical tool which help researcher to analyze the data and come up with meaningful interpretation, findings, and conclusions. Wise utilize of measurable apparatuses is fundamental for analyzing the information and coming to an important conclusion.

#### Mean

Mean or arithmetic average of a series is the figure obtained by dividing the total values of the various items by their number. In general if  $X_1, X_2, \dots, X_n$  are the given 'N' observation then their mean, usually denoted by  $\bar{X}$  is given by:

$$\bar{X} = \frac{\sum X}{N}$$

#### b. Standard deviation

Dispersion is the degree of the variation of the individual items about a central value. The standard deviation measures the absolute dispersion. The small standard deviations mean a high degree of uniformity of the observation as well as homogeneity of a series and vice-versa. In this study, standard deviation calculated for earning per share, dividend per share, dividend payout ratio, retained earnings, market value per share, dividend yield ratio and price earnings ratio.

$$\text{Standard Deviation} = \sqrt{\frac{\sum (X - \bar{X})^2}{n}}$$

#### A. Correlation Analysis

Correlation examination may be a strategy of measurable assessment utilized to ponder the quality of a relationship between two, numerically measured, persistent factors. This particular type of investigation is valuable when an analyst needs to set up in the event that there are conceivable associations between factors. It is regularly misjudged that relationship examination decides cause and impact; be that as it may, this isn't the case since other factors that are not show within the investigate may have affected on the comes about. In case relationship is found between two factors it implies that when

there's an efficient change in one variable, there's moreover a precise alter within the other; the factors modify together over a certain period of time. If there is correlation found, depending upon the numerical values measured, this can be either positive or negative and its range became -1 to +1.

## **B. Regression analysis**

Financial performance was the dependent variable while asset liability management components were the independent variables of the research study.

The researcher used a two-tailed t-test since the sample size was greater than 30 with a 5% statistic test of significance. The researcher computed correlation coefficient ( $r$ ), coefficient of determination ( $r^2$ ) and analysis of variance (ANOVA) using the regression model below. The study tries to analyze the hypothesis that asset liability management has a positive relationship to financial performance of banks.

The study aims to analyze the relationship between service quality, security/privacy, trust, perceived value and Job satisfaction by using a simultaneous equation model. Service quality, security/privacy, trust and perceived value are independent variables whereas Job satisfaction is taken as dependent variable.

Multiple regression models are used in this study to analyze the relationship between service quality, security/privacy, trust, perceived value and Job satisfaction. The multiple regression model used in this study is as follows:

$$EJS = \beta_0 + \beta_1 SQ + \beta_2 S/P + \beta_3 T + \beta_4 PV + e \dots\dots\dots (i)$$

Where,

EJS = JOB Satisfaction

S/P = Security/Privacy

T = Trust

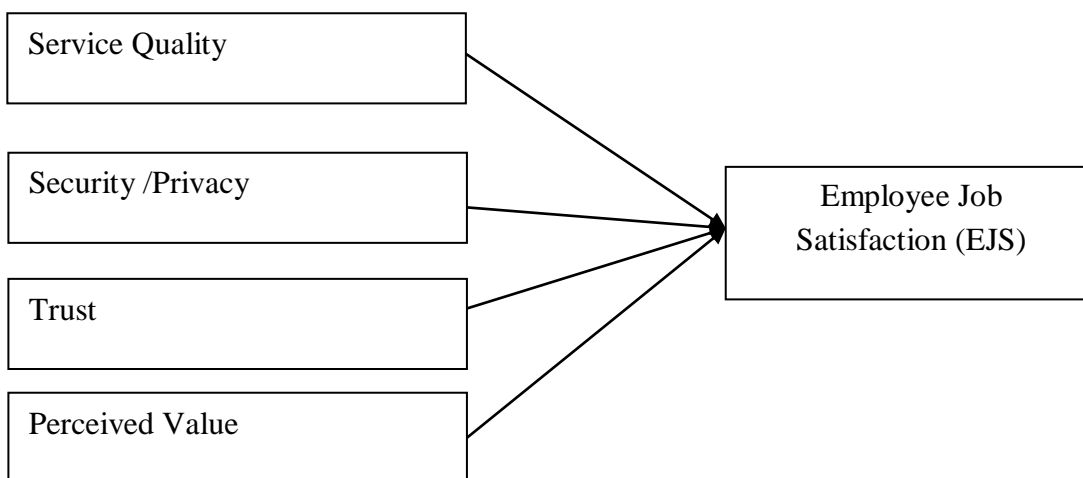
PV = Perceived Value

$\beta_0$  = Intercept of the dependent variable  $e$  = error term and  $\beta_1$ ,  $\beta_2$ ,  $\beta_3$  and  $\beta_4$  are the beta coefficients of the explanatory variables to be estimated

### 3.5 Research Framework and Definition of the Variables

#### Independent Variables

#### Dependent Variables



(Source: Rukanyangira et al. (2023), Joshi, (2021), Dotulong et al. (2021)).

*Figure 1: Research Framework*

#### A. Employee Job Satisfaction

Employee job satisfaction refers to how content employees feel with their work, role, and overall experience in an organization. It's influenced by the work environment, relationships with colleagues and supervisors, compensation, career opportunities, work-life balance, recognition, and job security. Measured through surveys, interviews, and observations, high job satisfaction correlates with increased productivity, lower turnover, and better organizational performance. Joshi, (2021) likely explores these aspects through empirical research, offering insights and recommendations for improving job satisfaction in specific contexts.

#### B. Service Quality

Service quality is contemporary conceptualization, which is a comparison of perceived expectation (E) of a service with perceived performance (P), giving rise to the equation  $SQ = P - E$ . This conceptualist of service quality has its origins in the expectancy disconfirmation paradigm (Rukanyangira et al., 2023).

**C. Security / Privacy**

Security or Privacy, means regarding collecting, accessing, using, disclosing, electronically transmitting, securing, sharing, transferring and storing personally identifiable data, including federal state or foreign laws or regulations regarding data privacy and information security, data breach notification as applicable and or trespass, computer crime and other laws governing unauthorized access to or use of electronic data (Dotulong et al. 2021).

**D. Trust**

Commitment is an essential ingredient for successful long term relationships. Developing a Job commitment in business relationships does pay off in increased profits, Job retention, willingness to refer and recommend. Relationship marketing literature suggests Job satisfaction and trust as major determinants of commitment. Recently, practitioners and scholars have identified Job values as a pivotal issue in the management of business relationship (Dotulong et al. 2021).

**E. Perceived Value**

Perceived value is how a Job sees the benefits and value of a product. This value could be anything, like money saved, better health or higher social standing. Businesses use many ways to show Job that their product is better than the competition. It is usually done to make the product stand out from similar ones. It is also called Job perceived value and is important for business to consider when marketing their products. People buy things based on how valuable they think they are like (Dotulong et al. 2021).

## CHAPTER-IV RESULTS AND DISCUSSION

### 4.1 Demographic Analysis of the Study

This section includes the results of the investigation and analysis performed. Based on the responses collected during the survey, three main statistical analyzes were performed. The primary analysis included the general demographic profile of the respondents and a descriptive analysis of the variables. Respondent profiles summarize basic information such as respondents' gender, age, and occupation. In descriptive analysis, the standard deviations of the respective items of the research variables are analyzed to understand leadership style to jobsatisfaction.

#### Demographic Profile of the Respondents

Table: 2

*Age of the Respondents*

Category	Frequency	Percent	Valid Percent	Cumulative Percent
Below 25Years	79	29.8	29.8	29.8
25-40 Years	153	57.7	57.7	87.5
Above 40Years	33	12.5	12.5	100
Total	265	100	100	

*Sources: Field survey, 2024*

According to collected survey data, the highest proportion of participants is in the age group from 25 to 40 (57.7 percent), followed by under 25 years old (29.8 percent) and over 40 years old (12.5 percent).

### Gender of the Respondents

Table: 3

#### *Gender of the Respondents*

Category	Frequency	Percent	Valid Percent	Cumulative Percent
Male	128	48.3	48.3	48.3
Female	137	51.7	51.7	100
Total	265	100	100	

*Source: Field survey, 2024*

According to Table 3, the research sample includes 265 samples, of which the largest number of research participants is female (51.7 percent) and male (48.3 percent), this shows that female employees are the most likely target group. The largest number of research participants.

### Academic Qualification of the Respondents

Table: 4

#### *Academic Qualification of the Respondents*

Category	Frequency	Percent	Valid Percent	Cumulative Percent
SLC	46	17.4	17.4	17.4
Intermediate	124	46.8	46.8	64.2
Bachelors	35	13.2	13.2	77.4
Masters and above	60	22.6	22.6	100
Total	265	100	100	

*Source: Field Survey, 2024*

Table 4 shows that mid-level respondents have the highest intermediate (46.8 percent), followed by master's degree or higher (22.6%), SLC (17.4%), and bachelor's degree (13.2 %).

### **Employment of current Position of the Respondents**

Table: 5

*Position of the Respondents of the Respondents*

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Junior	75	28.3	28.3	28.3
Officer	129	48.7	48.7	77
Managerial	28	10.6	10.6	87.5
Executive	33	12.5	12.5	100
Total	265	100	100	

*Source: Field survey, 2024*

The majority of respondents (48.7 percent) are officials, followed by junior level (28.3 percent), executive level (12.5%), and managerial level (10.60 percent), meaning the maximum number of employees surveyed belong to the group of currently working employees. level. in telecommunication sectors of Nepal.

### **Year of the service of the Respondents**

Table: 6

*Year of the service of the Respondents*

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>CumulativePercent</b>
Below 5 years	40	15.1	15.1	15.1
5-10 years	53	20	20	35.1
11-25 years	68	25.7	25.7	60.8
Above 25years	104	39.2	39.2	100
Total	265	100	100	

*Source: Field Survey, 2024*

The majority of respondents with more than 25 years of experience are the highest (39.2 percent), followed by 11 to 25 years (25.70 percent), 5 to 10 years (20 percent) and less than 5

years (15.10 percent), this indicates that the maximum Many employees have extensive experience in Telecommunication sector in Nepal.

#### 4.2 Reliability analysis

Cronbach alpha ( $\alpha$ ) was calculated to assess the internal consistency reliability of the variables.

Table 7

##### *Reliability Statistics*

<b>Instruments</b>	<b>Cronbach's Alpha</b>	<b>N of Items</b>
Self-Efficacy	0.954	16
Security/Privacy	0.951	9
Trust	0.900	4
Perceived Value	0.908	5
Job Satisfaction	0.898	3

*Source: Online Survey, 2024*

Table 7 presents the mean of the entire variable which range in between 3.71 to 4.01. Self-efficacy, which measures individuals' confidence in their ability to perform tasks and achieve goals, shows high internal consistency with a Cronbach's Alpha of 0.954 across 16 items. This indicates strong reliability in measuring self-efficacy. This scale, assessing perceptions of security/privacy, demonstrates strong internal consistency with a Cronbach's Alpha of 0.951 over 9 items. It reliably captures respondents' views on these critical issues. Trust, measuring confidence in others' reliability and integrity, exhibits good internal consistency with a Cronbach's Alpha of 0.900 across 4 items. This indicates reliable measurement of trust perceptions. Perceived value, evaluating individuals' perceptions of the benefits from products or services, shows strong internal consistency with a Cronbach's Alpha of 0.908 across 5 items. It effectively captures respondents' views on value received. Employee Job satisfaction, assessing overall contentment with one's job, demonstrates good internal consistency with a Cronbach's Alpha of 0.898 over 3 items. This reliably measures different

aspects of job satisfaction. It indicates the internal consistency reliability of the instruments, with higher values suggesting stronger reliability.

### 4.3 Descriptive Analysis of the Study

Descriptive statistics are used to explore data collected from respondents, summarizing and describing the data collected (Coakes, Steed, and Price 2008). It is useful because it allows researchers to get an overview of population statistics. Frequency distribution was applied to present the demographic data of the respondents. The purpose of the frequency distribution is to show the number of responses associated with each variable value. The mean and standard deviation were used to present a detailed overview of respondents' level of agreement with each variable. They are presented in the following table.

Table 8

#### *Descriptive Analysis*

<b>Category</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
Job Satisfaction	265	4.2	20	13.8347	4.38596
Service Quality	265	4.2	21	13.9509	4.15096
Security/Privacy	265	3.25	16.25	10.7142	3.41428
Trust	265	11.1	44.5	29.706	5.71928
Perceived value	265	3.25	16.25	10.2906	3.03741
Valid N (listwise)	265				

Predictors: (Constant), Employee Job Satisfaction, Service Quality, Security/privacy, Trust and Perceived Value

The table 8 presents descriptive statistics for five distinct variables, each based on a dataset comprising 265 observations. These variables offer insights into various aspects of a particular study or dataset. Job Satisfaction shows that the average job satisfaction score is 13.8347,

with scores ranging from 4.2 to 20. The standard deviation of 4.38596 indicates a moderate amount of variability in job satisfaction scores among employees. Similarly, Service Quality on average, employees rated service quality slightly higher (mean = 13.9509) compared to job satisfaction. The scores range from 4.2 to 21, with a standard deviation of 4.15096, suggesting variability in perceptions of service quality across respondents. The variables Security/privacy shows that the mean score for security/privacy, perception is 10.7142, with scores ranging from 3.25 to 16.25. The standard deviation of 3.41428 indicates variability in how employees perceive security/privacy within the organization. In the same way, the variable trust shows that the employees reported a mean trust score of 29.706, with scores ranging from 11.1 to 44.5. The higher mean and standard deviation (5.71928) suggest varying levels of trust among employees, reflecting perceptions of organizational reliability and integrity. At last the variables Perceived Value shows that the perceived value mean score is 10.2906, with scores ranging from 3.25 to 16.25. The standard deviation of 3.03741 indicates variability in how employees assess the value derived from products, services, or experiences offered by the organization.

The descriptive analysis provides a snapshot of employee perceptions across key variables. Job satisfaction and service quality show moderate variability, whereas perceptions of security/privacy, trust, and perceived value exhibit varying degrees of dispersion among employees. Understanding these descriptive statistics helps organizations identify areas of strength and potential improvement. For instance, enhancing trust and perceived value could potentially boost overall job satisfaction, while managing security/privacy effectively remains crucial for maintaining employee confidence and satisfaction.

#### **4.4 Correlation Analysis of the Study**

The correlation analysis is carried out to examine the direction and magnitude of the leadership styles on job satisfaction with reference to Nepalese telecommunication sectors. The correlation measures the strength of the linear relationship between variables. The Pearson correlation coefficient among and between of different dependent and independent variables has shown in table 9.

Table: 9

*Pearson's Correlation Matrix*

<b>Variables</b>		<b>EJS</b>	<b>SQ</b>	<b>S/P</b>	<b>T</b>	<b>PV</b>
EJS	Pearson Correlation	1				
	Sig. (2-tailed)					
SQ	Pearson Correlation	.780**	1			
	Sig. (2-tailed)	0				
S/P	Pearson Correlation	.646**	.724**	1		
	Sig. (2-tailed)	0	0			
T	Pearson Correlation	.501**	.592**	.659**	1	
	Sig. (2-tailed)	0	0	0		
PV	Pearson Correlation	.476**	.569**	.674**	.633**	1
	Sig. (2-tailed)	0	0	0	0	

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

Table 9 shows that the Pearson's correlation matrix reveals significant relationships among key variables related to employee job satisfaction (EJS) within the organization. Firstly, EJS shows a strong positive correlation with service quality (SQ) ( $r = 0.780$ ,  $p < 0.01$ ), indicating that employees who perceive higher service quality tend to report greater job satisfaction. Additionally, EJS exhibits moderate positive correlations with security/privacy, (S/P) ( $r = 0.646$ ,  $p < 0.01$ ), trust (T) ( $r = 0.501$ ,  $p < 0.01$ ), and perceived value (PV) ( $r = 0.476$ ,  $p < 0.01$ ). This suggests that higher levels of perceived security/privacy, trust in the organization, and perceived value from products and services are associated with increased employee job satisfaction. Furthermore, service quality (SQ) demonstrates strong positive correlations with S/P ( $r = 0.724$ ,  $p < 0.01$ ) and moderate positive correlations with both trust (T) ( $r = 0.592$ ,  $p < 0.01$ ) and perceived value (PV) ( $r = 0.569$ ,  $p < 0.01$ ). These findings highlight the interconnectedness where better service quality correlates with lower perceived security risks, higher organizational trust, and greater perceived value. Moreover, S/P shows strong positive correlations with trust (T) ( $r = 0.659$ ,  $p < 0.01$ ) and perceived value (PV) ( $r = 0.674$ ,  $p < 0.01$ ), indicating that higher perceptions of security/privacy are associated with increased trust in the organization and perceived value derived from its offerings. Lastly, trust (T)

exhibits a moderate positive correlation with perceived value (PV) ( $r = 0.633$ ,  $p < 0.01$ ), suggesting that higher levels of organizational trust are linked with greater perceived value from products and services. Overall, these correlations underscore the importance of service quality, trust, perceived value, and effective management of security and privacy concerns in fostering employee job satisfaction and enhancing organizational performance.

#### 4.5 Regression Analysis

Regression analysis is a statistical tool for investigating relationship between the variables by the establishment of an approximate functional relationship between them. It is considered a useful tool for determining the strength of relationship between two or more variables.

##### The Multiple Regression of Job Satisfaction

In this study, hypotheses were identified to verify the impact of the variables. The study focused on service quality, security or privacy, trust, and perceived value as independent variables, with job satisfaction as the dependent variable. The hypotheses are tested using regression analysis. Before running the regression analysis, the prerequisites for running the regression equation must be checked. The equation of this regression module is as follows:

Job satisfaction = f (service quality, security/privacy, trust, perceived value) (i)

$$EJS = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e \dots \dots \dots (i)$$

Table: 10

##### *Model Summary on Job satisfaction*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.722 <sup>a</sup>	0.521	0.512	3.99611

Predictors: (Constant), Employee JOB Satisfaction, Service Quality, Security/Privacy, Trust and Perceived Value

The table 10 shows that model summary of regression analysis. The correlation coefficient (R) of 0.722 indicates a strong positive relationship among the predictors (Employee Job Satisfaction, Service Quality, Security/privacy, Trust, Perceived Value) and job satisfaction.

This suggests that higher levels of these predictors are associated with increased job satisfaction. The R square value of 0.521 means that approximately 52.1% of the variance in job satisfaction can be explained by the combined influence of the predictors. This indicates that the model provides a reasonably good fit for explaining job satisfaction based on the selected variables.

The adjusted R square of 0.512 takes into account the number of predictors in the model, showing that about 51.2% of the variance in job satisfaction is explained. This adjustment considers the model's complexity and the number of variables involved. The standard error of the estimate is 3.99611 units, which represents the average distance that actual job satisfaction scores deviate from those predicted by the model. A lower value indicates better accuracy in predicting job satisfaction based on the included predictors.

This model summary highlights the significant impact of employee job satisfaction, service quality, security/privacy management, trust in the organization, and perceived value of products and services on overall job satisfaction within the organization. The strong correlation coefficient (R) underscores a robust positive relationship between these predictors and job satisfaction.

The R square and adjusted R square values demonstrate that a substantial portion of job satisfaction variability is explained by these factors, indicating the model's effectiveness. Moreover, the standard error of the estimate provides insight into the model's predictive accuracy. In conclusion, understanding and effectively managing these factors are crucial for enhancing employee job satisfaction and ultimately improving organizational performance.

Table 11

*ANOVA Table*

<b>Model</b>	<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Regression	4499.547	5	899.909	56.354	.000 <sup>b</sup>
Residual	4135.943	259	15.969		
Total	8635.49	264			

a. Dependent Variable: Employee Job Satisfaction

Predictors: (Constant), Service Quality, Security/privacy, Trust, and Perceived Value

The table 11 shows that the value of F is 0.000 at 5% level of significance, the value is less than 0.05 which indicates that the overall model is reasonably fit and there is a statistically significant association between Job Satisfaction and independent variables (Service Quality, Security/privacy, Trust, and Perceived Value).

Table 12

*Coefficient Table*

Model	Unstandardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
1 (Constant)	14.153	0.994		14.235	0
Service Quality	-0.006	0.092	-0.005	-0.069	0.945
Security/privacy	0.242	0.108	0.176	2.242	0.026
Trust	0.453	0.125	0.271	3.635	0
Perceived Value	0.455	0.141	0.242	3.224	0.001

## a. Dependent Variable: Employee Job Satisfaction

Table 12 shows that the coefficient results of the regression analysis. The analysis focuses on predicting Employee Job Satisfaction using several key predictors. The constant value, intercept, set at 14.153, represents the baseline prediction for Employee Job Satisfaction when all predictors (Service Quality, Security/privacy, Trust, and Perceived Value) are zero. The variables Service Quality shows that the Service Quality shows a minimal impact on Employee Job Satisfaction, with a coefficient of -0.006 and a non-significant t-value ( $t = -0.069$ ,  $p = 0.945$ ). This suggests that variations in Service Quality do not significantly influence overall job satisfaction levels. Similarly, it shows that Security/privacy shows that the coefficient of 0.242, with a significant t-value of 2.242 ( $p = 0.026$ ), indicates that higher perceptions of Security/privacy are associated with increased Employee Job Satisfaction. This suggests that managing security concerns effectively can positively impact job satisfaction. However, the variables trust shows that a coefficient of 0.453 and a substantial t-value of 3.635 ( $p < 0.001$ ), Trust emerges as a strong predictor of Employee Job Satisfaction. Higher levels of organizational trust significantly enhance job satisfaction levels, highlighting its critical role in employee well-being and engagement. At last the variables

Perceived Value shows that the coefficient of 0.455 with a significant t-value of 3.224 ( $p = 0.001$ ) demonstrates that higher perceived value derived from products, services, or experiences positively influences Employee Job Satisfaction. This underscores the importance of providing valuable offerings to enhance employee satisfaction.

It was concluded the coefficient table illustrates that Trust and Perceived Value are robust predictors positively impacting Employee Job Satisfaction. Conversely, Service Quality shows negligible influence on job satisfaction levels. Organizations aiming to improve job satisfaction should prioritize building trust among employees and enhancing the perceived value of their offerings. Moreover, addressing security and privacy concerns effectively can also contribute positively to overall job satisfaction. These findings provide valuable insights for organizations seeking to create a supportive work environment that fosters employee satisfaction and enhances organizational performance.

#### **4.6 Discussion**

The descriptive analysis reveals key insights into employee perceptions across various variables. Job satisfaction and service quality demonstrate moderate variability among employees, while perceptions of security/privacy, trust, and perceived value exhibit differing levels of dispersion. Understanding these statistics helps identify areas for improvement, such as enhancing trust and perceived value to potentially boost overall job satisfaction, while effectively managing security and privacy concerns remains crucial.

The Pearson's correlation matrix underscores significant relationships among variables related to employee job satisfaction. Higher service quality correlates strongly with lower perceived security risks, higher organizational trust, and greater perceived value. Meanwhile, security/privacy, perception positively associates with increased trust and perceived value, highlighting the interconnectedness of these factors in shaping job satisfaction.

In regression analysis, a strong positive relationship ( $R = 0.722$ ) among predictors (employee job satisfaction, service quality, security/privacy, trust, perceived value) indicates their collective impact on job satisfaction. Approximately 52.1% of job satisfaction variance is explained by these predictors, supported by an adjusted R square of 0.512. The model's predictive accuracy, indicated by a low standard error of the estimate (3.99611), further confirms its reliability in forecasting job satisfaction.

The coefficient table underscores trust and perceived value as robust predictor's positively influencing job satisfaction. Conversely, service quality exerts minimal influence. Organizations aiming to enhance job satisfaction should prioritize building trust and delivering perceived value through their offerings. Effective management of security and privacy concerns can also positively impact employee satisfaction, contributing to overall organizational performance.

In comparing the findings of the current study with previous research conducted by Rukanyangri et al. (2023), Dotulond et al. (2021), Alvin and Winston (2022), Shava (2021), and Shyju et al. (2021), distinct insights and differences emerge concerning the factors influencing employee job satisfaction. The current study underscores trust and perceived value as pivotal drivers positively impacting job satisfaction among employees. These factors are identified as significant contributors to fostering contentment and engagement within the organizational context. In contrast, the study finds that service quality exerts a minimal influence on overall job satisfaction levels, suggesting variability in how service quality impacts employee perceptions across different studies.

The interrelationships among variables, as revealed by the Pearson's correlation matrix in the current study, highlight robust associations between service quality, trust, perceived value, and job satisfaction. This interconnectedness underscores the complex dynamics at play in shaping employee satisfaction, where higher service quality aligns with greater trust and perceived value, influencing overall job satisfaction positively. Moreover, perceptions of security/privacy are shown to also influence trust and perceived value, further emphasizing the integrated nature of these variables in determining employee satisfaction levels.

In regression analysis, the study demonstrates a strong positive relationship ( $R = 0.722$ ) among predictors such as employee job satisfaction, service quality, security/privacy, trust, and perceived value. This finding indicates the collective impact of these factors in explaining approximately 52.1% of the variance in job satisfaction. The high adjusted R square (0.512) underscores the consistency of the model in explaining job satisfaction variations, supported by a low standard error of the estimate (3.99611), which enhances the reliability of predicting job satisfaction outcomes.

Contrasting with previous studies, which may have found varying degrees of impact or significance for service quality and other variables, the current study's emphasis on trust and perceived value provides a nuanced perspective. It aligns with findings from Alvin and Winston (2022), which also highlighted these factors as crucial for enhancing job satisfaction. This synthesis of findings emphasizes the importance of organizations focusing on building trust, delivering perceived value, and managing security and privacy concerns effectively to bolster employee satisfaction and overall organizational performance.

## **CHAPTER V**

### **SUMMARY AND CONCLUSION**

#### **5.1 Summary**

This study aims to examine how service quality, security/privacy, trust, and perceived value impact employee satisfaction at Nepal Telecom. The telecommunication sector is important to the Nepali economy as it contributes significantly to the service industry. Despite the global financial crisis and unfavorable economic conditions, the telecommunication sectors industry has proven stable. Therefore, this study focuses on the telecommunication sectors of Nepal. To assess the current situation of service quality, security/privacy, trust, perceived value affected on employee satisfaction of Nepal Telecom (NTC) compare with employee satisfaction. To analyze the relationship between service quality, security/privacy, trust, perceived value and employee satisfaction in Nepal Telecom. To examine the impact of service quality, security/privacy, trust, perceived value with employee satisfaction in NEPAL TELECOM. For the purpose of this study, all employees working in Nepalese telecommunication sectors are considered as one population and out of 6 public enterprises only one NEPAL TELECOM is a sample based on convenience sampling method. A total of 265 questionnaires were distributed to employees of NEPAL TELECOM i.e. 265 usable responses were obtained.

In the first chapter included introduction part where background of the study, research problems, objectives of the study, rationale of the study and limitation of the study. Similarly in the second chapter dealt with theoretical review with conceptual review, empirical review and research gap. However, in chapter third research methodology part were included where research design, population, sample and sampling design, nature and sources of data, instruments of data collection, data presentation methods, research framework and definition of the variables were included. Similarly, in the fourth chapter presents the results and discussion. At last chapter five presents the summary, conclusion and implications.

Based on the comprehensive analysis of the data, this study emphasizes that trust and perceived value are pivotal in influencing employee job satisfaction within organizations. The regression analysis underscores that employees who perceive higher levels of organizational trust and derive greater value from the products, services, or experiences

offered tend to report higher job satisfaction. While service quality remains essential, its direct impact on job satisfaction appears moderate compared to trust and perceived value. Moreover, effective management of security and privacy concerns is crucial, as it positively correlates with job satisfaction levels. The robust statistical fit of the regression model validates its reliability in predicting job satisfaction based on service quality, security/privacy, trust, and perceived value. Practical implications suggest that organizations should prioritize initiatives that enhance trust, deliver perceived value, and address security and privacy concerns to foster a supportive work environment conducive to sustained employee satisfaction and organizational success.

## **5.2 Conclusion**

Based on the comprehensive analysis of the data and results presented in this study, several key conclusions emerge regarding the factors influencing employee job satisfaction within the organization. Firstly, the regression analysis highlights trust and perceived value as significant predictors strongly associated with higher levels of employee job satisfaction. Employees who perceive greater organizational trust and derive more value from the products, services, or experiences offered tend to report higher job satisfaction. This underscores the critical importance of fostering trustworthiness and ensuring that organizational offerings align with employees' perceived value.

In contrast, while service quality remains crucial for organizational operations, its direct impact on overall job satisfaction appears moderate compared to trust and perceived value. This suggests that while maintaining high service quality standards is necessary, other factors like trust and perceived value may play a more pivotal role in shaping employee satisfaction levels.

Moreover, the analysis reveals a positive relationship between perceptions of security/privacy and employee job satisfaction. Effective management of these concerns can enhance job satisfaction levels, indicating that organizational efforts to ensure security and privacy can positively influence employee confidence and satisfaction.

Statistically, the regression model demonstrates a robust fit in explaining job satisfaction variability based on the examined predictors. This validates the model's reliability in

predicting job satisfaction outcomes within the organizational context, emphasizing the collective influence of service quality, security/privacy, trust, and perceived value.

Practically, organizations seeking to enhance job satisfaction should prioritize strategies that build trust among employees and enhance perceived value from organizational offerings. Addressing security and privacy concerns effectively further supports positive employee perceptions and overall organizational performance. These findings underscore the importance of holistic approaches that consider multiple facets of organizational dynamics to foster a supportive work environment conducive to employee satisfaction and long-term organizational success.

### **5.3 Implications**

Based on the conclusions drawn from the study on factors influencing employee job satisfaction, several practical implications emerge for organizational practice that can benefit further researchers, companies, and policymakers alike: Organizations should prioritize initiatives aimed at building and maintaining trust among employees. Transparent communication, fair treatment, and consistent demonstration of organizational integrity are critical. Leaders and managers play a pivotal role in fostering a trusting environment by ensuring alignment between organizational values and actions. Further research could explore specific communication strategies and leadership behaviors that enhance trust in diverse organizational contexts. To enhance employee job satisfaction, organizations should focus on aligning products, services, and workplace experiences with employee needs and expectations. Continuous feedback mechanisms such as employee engagement surveys can provide valuable insights into areas where perceived value can be improved. Future research might investigate innovative approaches to measuring and enhancing perceived value in different industries and organizational settings.

While service quality's direct impact on job satisfaction may be moderate compared to trust and perceived value, maintaining high standards remains crucial. Investments in training, quality assurance measures, and customer feedback systems are essential to consistently deliver high-quality services that meet employee expectations. Researchers could explore how emerging technologies and service delivery models impact perceived service quality and employee satisfaction.

The positive relationship between perceptions of security/privacy and job satisfaction underscores the importance of robust security measures and privacy policies. Organizations should prioritize data protection, confidentiality, and physical security to mitigate employee concerns and enhance their sense of security. Policymakers could advocate for industry standards and regulations that support organizations in effectively managing security/privacy while balancing employee trust and operational efficiency.

Human resource policies should align with enhancing trust, perceived value, and addressing security concerns. This may involve revising recruitment practices, enhancing employee benefits, and implementing clear policies on security and privacy. Further research could explore the impact of specific HR policies on employee perceptions and organizational outcomes, offering insights for policymakers and HR professionals alike. Organizations should adopt a proactive approach to monitor employee perceptions and satisfaction levels regularly. Conducting surveys, focus groups, and one-on-one discussions can provide real-time feedback on trust, perceived value, service quality, and security concerns. Continuous improvement initiatives based on employee feedback can sustain positive experiences and enhance organizational resilience. Researchers could explore longitudinal studies to track the effectiveness of improvement initiatives over time. In conclusion, by prioritizing trust-building, enhancing perceived value, managing service quality effectively, addressing security and privacy concerns, and aligning HR policies strategically, organizations can create a supportive work environment that enhances employee job satisfaction. These efforts contribute not only to employee well-being but also to organizational success and resilience in competitive markets. Further research can expand these implications, providing deeper insights into effective strategies and policies for fostering employee satisfaction and organizational performance.



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# APPENDIX

## QUESTIONNAIRE

Dear Respondents,

I am a MBS student of Chanakya Vyabasthapan Campus Shankhadhar Chowk affiliated to Tribhuvan University. As the part of fulfillment of my study, I have been assigned to conduct a research on “**DETERMINANTS OF EMPLOYEE JOB SATISFACTION AT NEPAL TELECOM** ”I would like to request you to go through the questionnaire below and answer them all. There are no wrong or right answers. Answers of your experiences will be useful to me. Your personal information will be kept confidential and used only for research purpose in aggregation. This questionnaire includes only the people who use the service provided by Nepal Telecom.

Prabhu Shrestha Chanakya Vyabasthapan Campus Shankhadhar Chowk

### Demographical factors

1. Name of the Employee (Optional):
2. Age
3. Gender: Male[  ] Female[  ]
4. Educational Qualification  
SLC  Intermediate  Bachelors  Masters
5. Marital Status  
Single  Married
6. Current Position: .....
7. Monthly Salary  
Below 10000  10,001-20,000  20,001-30000  30,001+
8. How many years have you been working at Telecom?  
Below 5 years [  ] 6 to 10 years [  ] 11 to 25 years [  ] above 25 years [  ]
9. My Opinion about working condition  
Very good [  ] Good [  ] Average [  ] Poor [  ]

## Customer Satisfaction segments

Kindly put tick (✓) mark in only answer from various alternatives given below.

10. Rate your answers

1=Strongly Agree; 2= Agree; 3= Somewhat Agree 4= Undecided 5= Somewhat Disagree

6 = Disagree 7= Strongly Disagree

	<b>Interpersonal relations</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Somewhat Agree</b>	<b>Undecided</b>	<b>Somewhat Disagree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
	<b>Service Quality</b>							
SQ1	Nepalese Telecommunications have provided excellent salary.							
SQ2	Nepalese Telecommunications provides excellent bonus.							
SQ3	Service quality can deliver a good measurement means to promotions.							
SQ4	Nepalese telecommunications gives attractive health insurance.							
SQ5	There is a very good clarity of vacations.							
	<b>Security</b>							
SEC1	Nepalese telecommunications have maintained very good insurance.							
SEC2	Nepalese Telecommunications helps in provided Fund.							
SEC3	Nepalese telecommunication also helps in investing sectors.							
SEC4	Nepalese telecommunications also have system of permanent.							
SEC5	Nepalese telecommunications have provided rewards.							
	<b>Trust</b>							
TR1	Employee fully trusts Nepalese telecommunications security.							
TR2	Employees have faith in data privacy of Nepalese telecommunications.							
TR3	Employees of NTC feel company secure fro working the company.							
TR4	Nepalese Telecommunications have built strong trust in allowance.							
TR5	Employees trust in system of promotions.							
	<b>Perceived value</b>							
	Further expectation is better than towards Nepalese telecommunication							

PV1	services.							
PV2	There is high expectation of good facilities in every region.							
PV3	There is best utilization of Nepalese telecommunication.							
PV4	It takes less true and effect for communicating.							
PV5	Provides suitable transfer policy.							

Thank You!